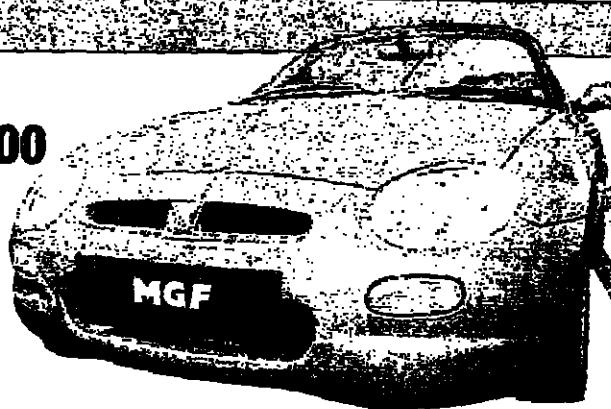


TODAY

TAKE A FRIEND TO A CONCERT FOR 30P
DETAILS AND TOKEN 1
WEEKEND PAGE 23

BABY IT'S YOU
A guide to toddler chic
WEEKEND

WIN A £17,000 MGF
TODAY'S
TOKEN
CAR 25
PAGE 5



THE TIMES GREAT SUMMER OF SPORT

SUMMER OF '66

A celebration of English football's finest hours

PLUS: in 1996 Win tickets to the Euro 96 final



BOBBY ROBSON ON THE OPENING SHOTS OF EURO 96

PLUS 25 PAGES OF SPORT

EVERY SUMMER MONDAY THE TIMES IS ONLY 10p

£18m bill for fire service's 'blunder'

By IAN MURRAY AND RICHARD DUCE

EMERGENCY services face a state of claims for damages after a county council was ordered to pay £16 million compensation and more than £2 million legal costs yesterday because of a "bad blunder" by its fire brigade.

Hampshire was found liable by the High Court for the damage to the state-of-the-art headquarters of Digital Equipment computer complex in Basingstoke, which was destroyed by fire in 1990.

The court refused to accept the council's argument that fire brigades, like the police, are immune from being sued as a matter of public policy. The county is to seek leave to appeal, but brigades fear that the decision could lead to many more damages claims.

"If this judgment is upheld, it means that anybody who has a grievance about the way a fire was put out can go to law," Mark Oates, of the Association of County Councils, said. "It is going to make firemen start worrying about the legal consequences when they should be thinking about putting out the fire."

Mike Warner, chairman of the association's fire services committee, said: "This is a dangerous precedent. It will affect the judgment of officers about whether to send their men into a fire. Judges sitting on benches have no idea what it means to go into a blazing building and take life-and-death decisions while facing death themselves."

The Digital Equipment fire on March 6, 1990 left little time for the brigade to act. There was just time to evacuate the 400 staff before the blaze swept through the modern building. More than 100 firefighters from 15 Hamp-

shire and Berkshire stations were called, but they had little chance because of the speed with which the fire spread through the building. A plume of smoke that could be seen from 20 miles away rose above the fire.

"The fire was moving faster than a man could run," according to Peter Robertson, Chief Executive of Hampshire. "They had no hope of doing much about it because of the design of the building. There were no fire breaks and a fire ball just swept through the roof space in no time."

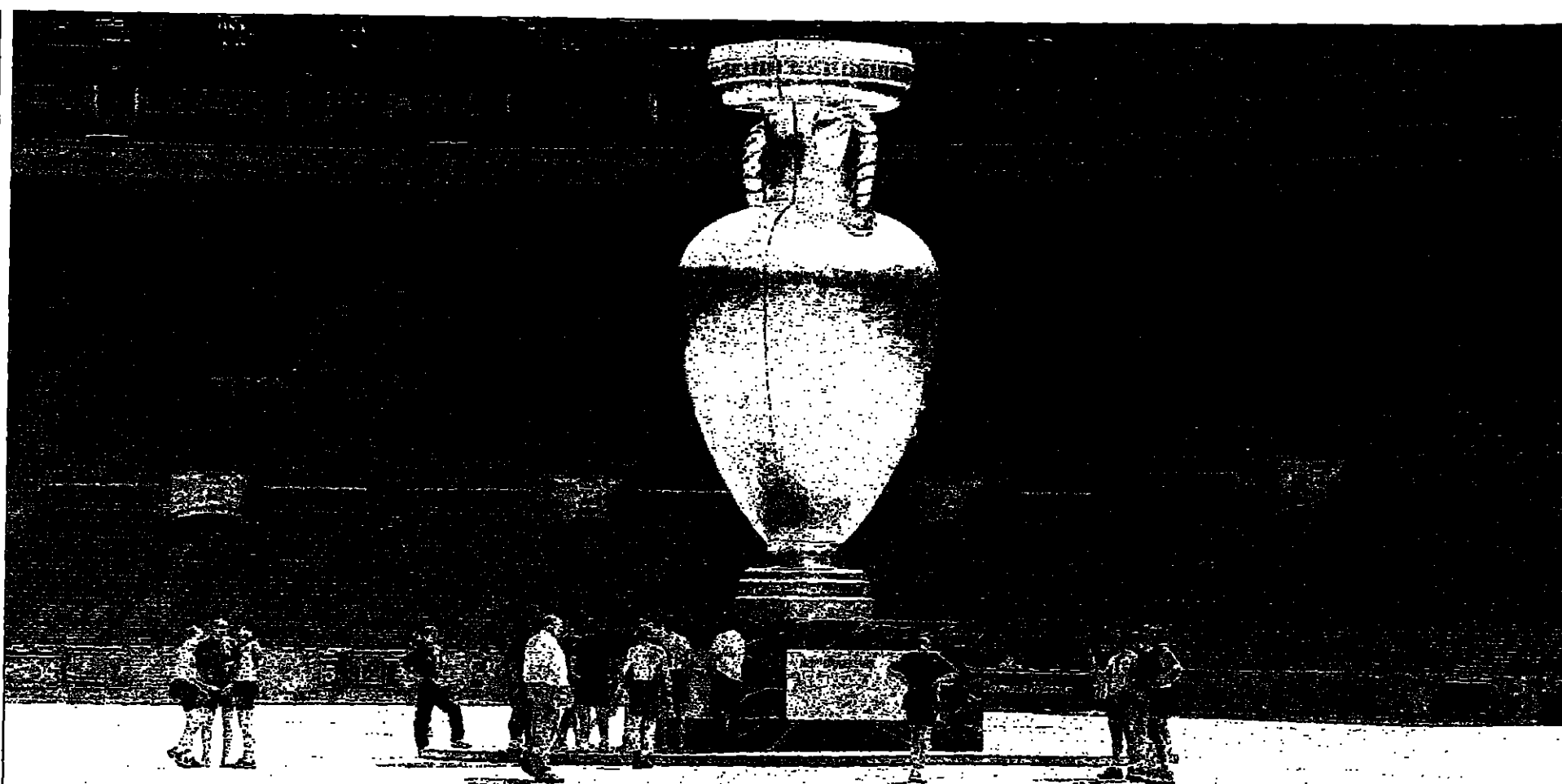
"The officer in charge took a decision to turn the sprinkler system off. There was so much smoke billowing up that it was impossible to see where the seat of the fire was. He decided that the sprinklers were contributing to the smoke and that if they were switched off, it might be possible to find the seat of the fire and put it out. On top of that, he came to the conclusion that as there was so much computer equipment there, it would be wrecked if water poured on to it."

"He took the best decision he could in very difficult circumstances. We have no criticism to make of him."

"On the contrary, the fact that there were no casualties at all in a very major fire is a tribute to his efficiency. Instead of being sued, we should be being thanked. This judgment is a disaster, not only for the county, but for brigades all over the country. It means that council tax payers are being asked to pick up the bill which should be paid by insurance companies."

He added: "The meaning of this judgment is that if you do nothing, you can't be held liable."

Continued on page 2, col 6



A dress rehearsal for today's opening ceremony at Wembley of the European football championship, at which 40,000 balloons will be released from a replica of the trophy

Wembley prepares to send balloon up for Euro 96

By JOHN GOODBODY, ALICE THOMPSON AND MICHAEL BINYON

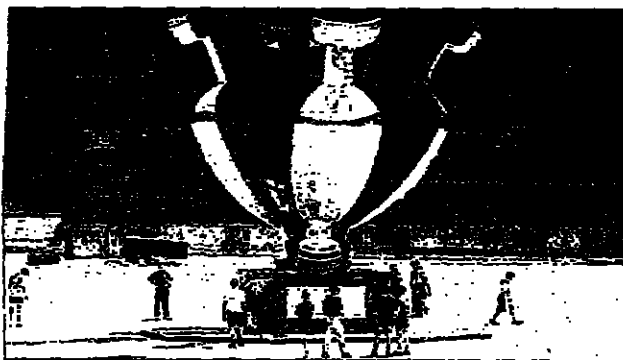
SIR STANLEY MATTHEWS will this afternoon unveil a 35-ft high replica of the European football championship trophy at Wembley in the opening ceremony of the biggest sports event to be staged in Britain since the 1966 World Cup.

The pageantry of the opening ceremony, including medieval knights and a parade of famous English players of the past, will be screened in 194 countries. As the replica trophy opens, it will release about 40,000 balloons.

John Major last night heralded the start of Euro 96, saying he hoped it would spark the return of the feelgood factor and a summer of easy living.

He said: "We are just entering summer sporting heaven — the Olympics and, starting today, Euro 96. All in all, a mouth-watering feast of sporting entertainment. And the sun has even started to shine."

In a 600-word article for the



Press Association, he said he was delighted that the third-biggest sporting event in the world was taking place in England and extolled the virtues of British football.

Mr Major gave tips on who to watch — Djorkaeff and Del Piero — and countries to beware of — a Klinsmann-powered Germany. "I would not write off the likes of Croatia, Russia and Portugal," he wrote.

A Euro 96 spokesman said yesterday: "The dress rehearsal went perfectly. But the knights must have been sweltering inside their armour."

More than 1,000 officers will be on duty at Wembley for England's opening game against Switzerland, which kicks-off at 3 pm. This follows the opening ceremony, which will begin with a display entitled "Merrie England" — a carnival of 320 dancers, followed by an exhibition of men dressed as medieval knights and a parade of players, including Sir Stanley, Gary Lineker, and Sir Bobby and Jackie Charlton.

Sixteen Red Devils, each carrying a flag of one of the participating nations, will then parachute into the national stadium. Children will parade with flags.

The tournament, which has been held every four years since 1960, is expected to make a profit for UEFA, the governing body of European football, of about £100 million.

In the only sour note, hundreds of Russian football fans who paid thousands of pounds for fares and accommodation will be unable to watch their side play in because they have not been granted visas.

The furious fans have besieged the Russian state football union. Angry Russian officials yesterday accused

British consular staff of keeping out genuine fans on the pretext that they were seeking work or political asylum. They gave a warning that if the issue was not resolved by Monday, the Russian consulate in London would start copying British delays.

Of the 373 fans seeking to come to Britain, only 62 had received visas by yesterday. About 245 have been asked to go for interview, but only five or six applicants are being processed each day. Most fans submitted their applications more than six weeks ago, but many have been invited to the embassy for interview the day after Russia plays its first game, on June 11. At interviews, they have been asked to name the Russian coach and the clubs from which the players come.

The fans have pre-paid their fixed date plane tickets, which cannot be changed. They also stand to lose huge sums in lost hotel bookings and tickets.

No-go zone, page 5
Complete guide pages 46-48

Hussain's first Test century

Nasser Hussain scored 128, his maiden Test century, to steer England to 313, a first-innings lead of 99 over India on the second day of the first Test at Edgbaston. India were five for no wicket in their second innings when bad light stopped play. Page 48

Derby double

Henry Cecil, who won yesterday's Oaks with Lady Carla, saddles the favourite, Dushyantor, for today's Vodafone Derby. Page 48

Rabies fear after pregnant woman is bitten by bat

By NIGEL HAWKES
SCIENCE EDITOR

A PREGNANT woman has been bitten by a bat suspected of carrying rabies, the Ministry of Agriculture disclosed yesterday.

Sheila Wright and another woman who was helping her to transport the animal were both bitten on the hand as they tried to rescue it after it had been found in distress in Newhaven, East Sussex. Both have been vaccinated against the disease as a precaution, even though there have been only two known cases in Europe of rabies infection from a bat bite.

The bat had most likely reached Britain from the Continent, blown by winds or possibly carried in a container to an English port. Keith Meldrum, Chief Veterinary Officer, said yesterday. But he could not rule out the possibility that it had contracted rabies in Britain.

The Daubenton's bat (*Myotis daubentonii*) was found on its own on May 30, hanging from the wall of a building in the town. It was behaving oddly, was apparently unable to fly, and attempted to bite



Sheila Wright, bitten by a Daubenton's bat

people when they approached. Investigations by ministry scientists have failed to find any other bats of the same species in the vicinity, or any other person who has been bitten.

The bat, now dead, was passed on to the Central Veterinary Laboratory on June 3 and tested positive to an initial rabies antibody test. It must undergo three further tests before the disease can be definitely confirmed and final results are not expected to be known until June 28. If confirmed, this will be the first known case of this strain of rabies being found in Britain. Mr Meldrum said.



The strain is different from that suffered by dogs, foxes or other pets, and there are no known cases of it being transmitted to other mammals.

There have been only two documented cases of humans dying after contracting this strain — the last in Finland in 1985, when a scientist who frequently handled bats died, said Mr Meldrum.

Mrs Wright, who is expecting her baby in ten days' time, is a member of the Sussex Bat Group. She said: "I have been told I am not much at risk and been reassured that I am OK. It has come as a shock, but I am not too worried."

Five held over IRA Docklands bombing

By STEWART TENDLER, NICHOLAS WATT AND ADRIAN LEE

FIVE men were held yesterday in South Armagh's "Bandit Country" and in London by detectives investigating the IRA lorry bomb attack on the Isle of Dogs in London.

The raids were launched by anti-terrorist detectives hunting for the gang which built and delivered the low-loader lorry which hid the one-ton bomb. The device, planted on February 10, killed two men and signalled the end of the IRA ceasefire.

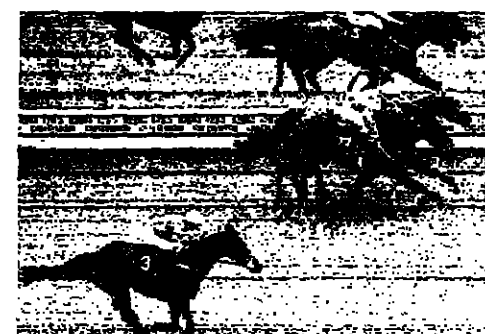
Yesterday detectives from Scotland Yard's anti-terrorist branch and the RUC were covered by scores of troops as they carried out dawn raids on addresses in the terrorist stronghold of Forkhill, South Armagh. The operation was described as one of the largest since the IRA ceasefire in 1994.

Four men were arrested and flown to London for questioning in the high security wing of Paddington Green police station. They were joined by a fifth man of Irish extraction arrested at a London address. Last night detectives were also hunting a sixth man whose east London home ten minutes from South Quay was raided early yesterday. He disappeared a week ago. Detectives hope the raids will identify the secret workshop on the Ulster border where the low-loader was built with parts from other vehicles.

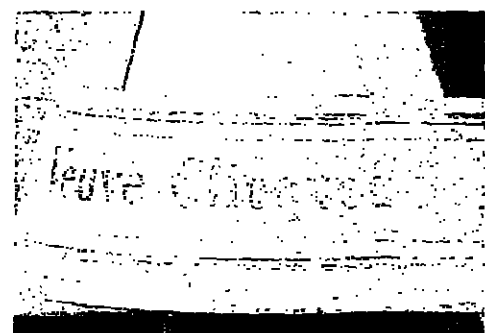
The operation was started by the Yard a month ago and led to Ulster. Fresh leads brought the investigators back to London and new clues. Senior ministers were warned the raids were being planned because of the tension surrounding peace talks next week.

Last night Sinn Fein accused the Government of trying to appease Unionists and Conservative backbenchers by "saturating" South Armagh with troops. Pat McNamee, Sinn Fein's newly elected member of the forum for Newry and Armagh, said: "The arrest of four people in South Armagh this morning has been used as an excuse to saturate the whole county with British troops. The people of Armagh see the actions of the British Government and its army today as another act of provocation."

Postal raid, and ceasefire hopes, page 2



WINNER BY A HEAD



WINNER BY A NECK

THE DRAKE, BROM	8 June
THE GROSVENOR HOUSE ANTIQUE FAIR	13-22 June
ROYAL ASCOT	18-21 June
END CORNHILL TEST MATCH V INDIA, LORD'S	20-24 June
WIMBLEDON TENNIS CHAMPIONSHIPS	24 June-7 July
ROUND THE ISLAND RACE, ISLE OF WIGHT	29 June
VEUVE CLICQUOT GOLD CUP POLO, GOWDOLY PARK	29 June-21 July
HANLEY ROYAL REGATTA	3-7 July
HAMPTON COURT PALACE INTERNATIONAL FLOWER SHOW	9-14 July
BRITISH GRAND PRIX, SILVERSTONE	14 July



Veuve Clicquot

CHAMPAGNE OF THE SEASON

WEATHER 24
CROSSWORD 24
COURT & SOCIAL 22

LETTERS 21
OBITUARIES 23
SIMON JENKINS 20

BUSINESS NEWS 25-28
WEEKEND MONEY 29-38
SPORT 41-48

GARDENING: WEEKEND 4.5
BOOKS: WEEKEND ... 12, 13
TRAVEL: WEEKEND ... 17-21

THE TIMES
ON MONDAY

EVERY SUMMER
10P
MONDAY

15 PAGES
OF TIMES
SPORT

EURO 96

Bobby Robson, Rob Hughes, Oliver Holt and Lynne Truss on the opening event of the great summer of sport

Simon Barnes at Elland Road for Spain v Bulgaria

CRICKET

Alan Lee and Michael Henderson on England v India

RACING

Alex Greaves, the first woman to ride in the Derby, gives her in-the-saddle report

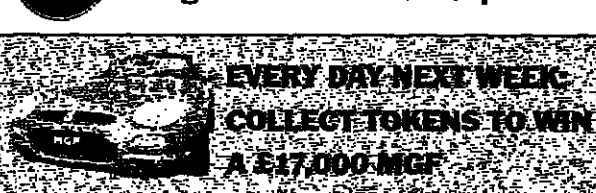
PLUS

Win tickets to the Euro 96 final or England v Holland



PLUS

Open-air events offer: buy one ticket and get a second one for 30p



EVERY DAY NEXT WEEK
COLLECT TOKENS TO WIN
A £17,000 MGP

IRA blamed after policeman is shot dead in ambush

BY AUDREY MAGEE
IRISH CORRESPONDENT

A SENIOR Irish policeman was killed and a second seriously injured during a suspected IRA raid on a mail van in a tourist village in the west of Ireland yesterday.

Police sources say they were paying little attention to IRA denials of involvement in the murder of Detective Gerry McCabe, 52, and the shooting of a colleague in Adare, Co Limerick, yesterday. They found two incendiary devices and Kalashnikov bullets in and near the two vehicles used by the gunmen.

The use of the Kalashnikov rifle and the paramilitary mode of the attack were seen by officers as pointing to a republican terrorist link.

The shooting happened at 6.55am as Detective McCabe and his long-time colleague, Detective William O'Sullivan, also 52, were escorting a post office lorry carrying up to £100,000 in social security cheques and pension payments for residents in West Limerick.

Outside the Adare post office a black four-wheel drive vehicle with false number plates rammed the back of the unmarked police car. Up to four masked and heavily



McCabe: shot before he could reach his gun

armed men got out and sprayed the car with bullets, killing Detective McCabe instantly and wounding his colleague in the right shoulder and face.

The two policemen were armed with hand guns and an Uzi sub-machinegun but had no time to reach for their weapons. William Jackson, 46, the post office driver, said the gunmen had full access to the money but took nothing. He said "I instantly put up my hands because I thought it was going to be me next. Either one of them panicked, or it was an assassination."

He said the gunmen were wearing balaclavas and military fatigues. The local news-agent was walking to work when the shooting happened. He said the two detectives had no chance of escape.

Locals reported the gunmen shouted "Leave it; go, go, go" before escaping in a saloon car. The getaway car was later found in a wooded area about eight miles away.

The two policemen were long-time partners, and well-known in the Limerick area. Detective McCabe was the father of five children and had been in the Garda for more than 30 years. Detective O'Sullivan had received the Scott medal for bravery for his part in foiling a bank raid. Both were friends of the former Irish Justice Minister and local member of parliament Desmond O'Malley. He said he believed a paramilitary connection was "quite likely".

In Dublin government circles, while the incident was regarded as grave, it was not seen as a genuine threat to the peace process. The shooting, the thirteenth Irish police fatality since the start of the Northern Ireland troubles, was condemned by the Prime Minister, John Major, and the Justice Minister, Nora



A police officer stands watch over the victim's car

Owen. The search for the gang extended over several southwestern counties.

The official view appeared to be that while past or present IRA men may have carried out the killing it was unlikely the

shooting had been authorised by the organisation's army council.

The IRA distanced themselves from the shooting in a statement telephoned to the RTE broadcasting network.

Speculation grows over renewed ceasefire

BY NICHOLAS WATT
CHIEF IRELAND CORRESPONDENT

THE IRA fuelled speculation yesterday that it may renew its ceasefire when a senior republican source said its leadership was studying the Anglo-Irish agenda for next week's all-party talks.

Amid uncertainty about the republican movement's strategy ahead of the talks, the source said it was significant that the IRA was prepared to say publicly that it was studying the document.

Gerry Adams, the Sinn Féin president, said that the IRA statement showed the "IRA's preparedness" to help the peace process. Speaking in

Magherafelt, Co Londonderry, he went further than the IRA statement when he said the Anglo-Irish agenda could play a "potentially useful part in providing a framework to settle procedural and agenda matters".

David Trimble, the leader of the Ulster Unionists, said yesterday that he would call for republicans and loyalists to be excluded from the talks if they failed to start decommitting by the end of the opening session.

The MP for Upper Bann added that his party had not yet accepted the Anglo-Irish decision to invite George Mitchell to chair the all-party talks. Mr Trimble is seeking a meeting with Mr Mitchell to be reassured that the former US Senator will act impartially.

Unionists also called on the RUC to arrest six prominent republicans who were named by the BBC as leading members of the IRA.

Mr Paisley's comments came after Thursday night's edition of *Spotlight*, a BBC Northern Ireland current affairs programme, described six well-known republicans as the "key decision makers" of the IRA.

The programme named Martin McGuinness, 45, Sinn Féin's chief negotiator with the British Government, who has just been elected to the new Northern Ireland forum for the Foyle constituency.

He recently denied that he was a member of the IRA Army Council, although he told a Dublin court in the

1970s that he was "very proud" to be a member of the IRA.

It also named Gerry Kelly, 43, the convicted IRA bomber who has also just been elected to the new forum for the North Belfast constituency, and Brian Keenan, who was described in the programme as one of the most intelligent military operators in the modern IRA.

Others alleged by the programme to be IRA chiefs were: Sean "Spike" Murray, from Belfast; Kevin McKenna and Joe Cahill.

An RUC spokesman said: "We are fully aware of the contents of the *Spotlight* programme. However, successful prosecutions in court require hard evidence."

Trimble backs EU rebels

BY ANDREW PIERCE, POLITICAL CORRESPONDENT

DAVID TRIMBLE, the Ulster Unionist leader whose support is critical to the Conservatives, has agreed to sponsor Bill Cash's Referendum Bill, which is opposed by the Government.

John Redwood, the defeated Tory leadership candidate, has decided to vote for the Bill and give Mr Cash his support.

Tory whips have been working behind the scenes to try to limit backbench support for the Tory MP's Bill, which he will introduce under the Commons 10-minute rule procedure on Monday. The Ulster Unionists, who have made increasingly Euro-sceptic noises over the issue of fishing quotas, were expected

to remain in Ulster on Monday for the first day of the historic all-party peace talks.

But Mr Trimble has not only agreed to vote for the measure, he is one of the 12 sponsors. Peter Shore, the veteran Labour MP and former Cabinet minister, has also been signed up as a sponsor in a further sign of growing all-party support.

Mr Cash and his supporters, who include Sir James Goldsmith's Referendum Party, were expected to spend the weekend telephoning potential supporters. Norman Lamont, the former Chancellor, and Nick Harvey, a Liberal Democrat MP who was a member of the Maas-

tricht referendum campaign, will be high on the list.

Mr Cash, MP for Stafford, said: "The Government has taken issue with the Bill. The Labour Party and the Liberal Democrats have sat on their hands. But support is coming in from all quarters."

The Bill stops short of demanding withdrawal from the European Union. The question is focused instead on whether Britain supports monetary union, a single currency and a federal Europe. Kenneth Clarke, the Chancellor, and his Treasury team met yesterday at Dorneywood, his country residence, to review options for the Budget.

£18m bill

Continued from page 1
liable. If you do something, then people can hold you responsible for a decision taken at a time when nobody can possibly know what the right thing to do is."

Hampshire is one of a number of fire brigades which have stopped buying insurance and fund a plan of their own. This is an economy measure because of the high cost of premiums at a time when county councils are paying expenses to the minimum.

The damages bill will be met from county funds, but it will mean cuts in other services in the year ahead. Mr Roberson said that the council was seeking a stay in paying the damages until any appeal was heard.

In his ruling yesterday, Judge Havery QC, the High Court Referee, said the county must pay because there was no justification for the officer departing from the principle that sprinklers should always be left on until a fire was extinguished.



The fire at the Digital Equipment building

Judge Havery QC, the High Court Referee, said the county must pay because there was no justification for the officer departing from the principle that sprinklers should always be left on until a fire was extinguished.

He rejected the argument that his judgement would lead to a flood of similar cases,

saying unmeritorious actions would not succeed. [US experience: Lawsuits against fire brigades happen occasionally in the United States, although they are more common in small communities where there might be a volunteer firefighter who has fallen down on the job (Quentin Letts writes).

Eurocrat accuses Britain over beef

FROM CHARLES BREMMER
IN BRUSSELS

BRITAIN'S top civil servant at the European Commission took the highly unusual step of going public last night with a blunt defence of Britain's place in Europe and implicitly blaming the Government for the BSE crisis.

David Williamson, who, as secretary-general of the Commission, is head of all its staff, said that he wanted to correct the picture because of the "current European witch-hunt". He extolled the benefits that he said Britain gained from its membership of the European Union.

In a speech due to be delivered to a solicitors' conference in York last night, he summed up the EU as "370 million friends and the largest market in the world, for 2p a week." That was the net price paid per head in Britain for all the benefits that accrued from the single market, an entity which he defined as "Britain's greatest achievement in the Community".

Mr Williamson, a former adviser to Margaret Thatcher, said "the best cure for Euro-scepticism is a dose of common sense". His speech amounted to a *cri de coeur* from a man who rarely expresses a view in public. It reflected the indignation widespread among British EU staff over the Government's handling of the BSE affair.

The crisis, Mr Williamson said, was "a British problem". He hoped that the disease could be eradicated quickly and noted that the EU would spend more than £1 billion this year "as a direct consequence of the British authorities' announcement on BSE".

Ministers played down expectations of reaching agreement over the beef crisis before or at the Florence summit on June 12. Malcolm Rifkind, the Foreign Secretary, returned from a tour of six European capitals and indicated that there was only a slim chance of the EU agreeing to a framework for a phased lifting of the beef ban within the next two weeks.

NATIONAL SAVINGS

today's offer

WIN A
£1 MILLION
EVERY MONTH
OR YOUR
MONEY BACK

Premium Bonds

Every month you have the chance to win £1 Million without losing your original stake.

As well as this Premium Bonds are a good investment, because with a total prize fund of 4.75% pa, you have the chance to win one or more of the 350,000 tax-free prizes each month.

350,000

TAX-FREE PRIZES EVERY MONTH

sales desk

To buy off the page, simply turn to 'Weekend Money' for an application form. There will be information on investments and seasonal opportunities from National Savings in this space every week. For a copy of the full terms and conditions of today's offer, or for a free copy of our Virtual Shop Guide, covering all National Savings' unique investment opportunities, you can call us free anytime on 0500 500 000.

Call free anytime on
0500 500 000

key plus
points

£1 Million monthly jackpot

350,000 prizes
every month guaranteed

You can invest
£100 to £20,000

Money back at any time

All prizes tax-free

Unique Investment Opportunities from HM Treasury

NATIONAL
SAVINGS

هكذا من الأمل

Businessman who caught burglar is cleared of assault

By CAROL MIDGLEY

A BUSINESSMAN who caught and bound a burglar he found stealing from his warehouse was cleared of false imprisonment and assault yesterday.

A jury took less than 20 minutes to decide that Nick Rodwell, 46, had not behaved unreasonably while carrying out a citizen's arrest on Christopher Love, who suffered a bloody nose and black eye in the scuffle. Three of Mr Rodwell's employees who helped to detain Love, 26, were also found not guilty.

After delivery of their verdict, members of the jury waited outside court to shake the men's hands and offer to buy them a drink. If the defendants had been found guilty they could have faced prison sentences of up to four years.

Mr Rodwell denounced the case, estimated to have cost about £230,000, as a waste of public money. "I knew I was innocent and I believe in justice. At the beginning of the trial they offered me a deal where, if I pleaded guilty to actual bodily harm, I would be let off with a fine. But I refused because I wanted to clear my name and my family's name."

He said he had been driven to take direct action because a string of 30 break-ins within a



Love given community service for burglary

year was crippling his business in Kettering, Northamptonshire. He had lost £20,000 of stock, including training shoes, tea sets and hi-fis.

"This has destroyed me and put a great deal of strain on my family," said Mr Rodwell. A father of five who had never been arrested before, "I have lost two shops and thousands of pounds of stock and been through ten months of hell."

"There has been a lot of personal pressure. For months people have been hearing me as being described as someone who imprisoned a man and beat him up. Nothing was written about the burglar."

"It has taken me seven years to build up this business. I built it up from nothing — now

a burglar has taken two shops away from me.

"I asked the police to help to protect my business, but they said they didn't have the manpower. I had no choice but to do something about it. Christopher Love has admitted stealing from me and he gets 120 hours' community service. He's now working in a charity shop in town."

Northampton Crown Court was told that Mr Rodwell and his workers, Chris Baxter, 31, Greg Hill, 36, and Malcolm Deal, 41, had caught Love climbing through a window at the Kettering Auctions warehouse in August last year. Love had previously worked for Mr Rodwell. They tied his hands behind his back and held him captive for nearly three hours, during which they took him to a bedsit and made him hand over stock stolen in previous burglaries.

Mr Rodwell then flagged down a police car. One of the policemen said: "Well done. We have been looking for him for a year." But when they saw Love's hands were tied and his face was bloody and swollen they arrested Mr Rodwell.

Love, who admitted burglary, had 14 previous convictions for burglary and 19 for theft. He claimed that Mr Rodwell punched and hit him with a cricket bat, which Mr Rodwell denied.

"I feel I was treated very badly by the police," Mr Rodwell said. "When they arrested me I had to wear a disposable suit and I was locked up for 23 hours." He is now considering whether to take legal action against the police.

The CPS is understood to have proceeded with the case because violence was threatened, the incident was premeditated and it was carried out by a group with a ringleader. A spokeswoman said that if someone made a citizen's arrest they should telephone the police immediately.



Nick Rodwell thanking jurors after his acquittal

Girl, 3, locked in car as temperature reaches record 32C

By EMMA WILKINS AND KYLE SMITH

A CHILD left sweltering in a locked car while her mother went shopping was rescued by a policewoman who squeezed through the partly open sunroof.

The distressed child was crying for her mother, but when the woman was found she did not thank the officer. WPC Debbie Forbes, 31, who was called to the car at Newbury, Berkshire, by a worried member of the public, unlocked a door from inside.

She said: "The poor little girl was really baking. She had gone a strange colour, she was crying and screaming 'Mummy'. Her hair was wet and she was covered in sweat."

WPC Forbes, who has three children, took the girl to a café for a cold drink before tracing the mother. "I didn't even get a thank-you from the mum," she said. The policewoman told her that if the RSPCA had been called to a dog in similar circumstances, "her car window would have been smashed and her dog would have been removed".

In Somerset, a three-month-old girl suffered serious sunburn when her grandfather took her for a walk in an open pram. Aisle McCarthy was recovering at the Royal United Hospital, Bath, from heat blisters after her grandfather had pushed her for 40 minutes around a park in Keynsham.

Doctors said that she would recover with minimal scarring

after they treated her with antibiotics to protect her from infection. They secured her arms so that she would not be able to pick at her blisters.

The highest temperature recorded yesterday — and this year — was 32.4C (90F) in Gravesend, Kent. That followed national highs of 28C (82F) on Wednesday and 31C (88F) on Thursday, also at Gravesend.

The weekend promises slight relief, with forecasts by the London Weather Centre of possible thunderstorms and lower temperatures of 23-24C today and tomorrow.

London Ambulance Service announced that the volume of emergency calls it received rose 21 per cent above normal, to 2,818 from an average of 2,200.

"The 600 extra calls seem to be down to the weather," said a spokesman.

Eight teenage girls collapsed from heat exhaustion while participating in an athletic event and were taken to hospital in Walthamstow, London. They were recovering at Whipps Cross Hospital.

It was so hot that the rail system added one more excuse for late trains to its repertoire. Travellers on the Great Western line from Paddington station sweated out delays of up to an hour after train tracks expanded in the heat.

Forecast, page 24

Student in fumes death was killed unlawfully

By PAUL WILKINSON

A STUDENT who died from carbon monoxide fumes from a gas boiler as she slept in her digs was unlawfully killed, an inquest jury decided yesterday.

Anne Brennan, 19, was found dead in her bedsit directly above the basement room where the boiler had been kept running by Graham Williams, the landlord, despite twice being condemned by British Gas engineers. Geoffrey Burt, the Durham Coroner, accused Mr Williams of a "cavalier" attitude towards safety and maintenance regulations.

The inquest had heard that police investigating the death in the house she shared with eight other students in Durham found gaps in the floorboards of Miss Brennan's room. Other occupants had complained to Mr Williams about fumes, and on the day she died one student was overcome and taken to hospital.

Health and Safety officials said Mr Williams had ignored two prohibition notices and other advice on ventilation in the property where Miss Brennan, a second-year English student at Durham University, died last October. It had been shutdown by technicians only to be discovered running again later.

After the hearing Detective Superintendent David Grey said he would be pressing for a prosecution.



The Queen at Paul McCartney's Liverpool Institute for the Performing Arts

McCartney gives Her Majesty a glimpse of fame

By ALAN HAMILTON

THE man in the smart grey suit and short haircut who welcomed the Queen to Liverpool yesterday was barely recognisable as the mop-topped pop idol who went to Buckingham Palace for his MBE in 1965, and put about the false rumour that he had smoked pot in the waiting room to calm his nerves.

Paul McCartney had returned to his home city, which gave birth to the Beatles, to conduct the Queen around his most treasured project, the conversion of his old secondary school, which he attended with George Harrison, into the Liverpool Institute for Performing Arts. The former Sixties rebel had himself been converted, leading students and staff in three cheers for the Queen after she formally opened the school.

McCartney last met the Queen 14 years ago when the Royal Philharmonic Orchestra played a concert of Beatles music at the Albert Hall. The Queen later became one of the first of more than 2,000 people who made a personal donation to help to establish the £15 million college.

When the Beatles had their first hit, she failed to succumb to the mania that reduced the entire teenage population to screaming, ecstatic jelly. Yesterday she saw 15 students performing in a contemporary dance studio, listened to one of the institute's own rock bands, The Salvation, perform one of its compositions,



McCartney in 1965, the year he was made MBE

and listened to a student, Julie Thompson, 22, record a new song, *Perfect World*.

Later, in the Paul McCartney auditorium, monarch and founder listened to a choir sing a medley of Stephen Sondheim show-tunes, the Beatles' own song *Blackbird* from their White Album, and a song from the musical *Fame* entitled *I Feel The Body Electric*. The Queen then mounted the stage, but restricted herself to unveiling a plaque and signing the visitors' book.

"She was very impressed; she was very entertained by all of it," McCartney said later, brushing aside rumours that he would shortly be awarded a knighthood. "It's too embarrassing to think about, isn't it? I don't know anything about it," the 25th richest person in Britain said.



If you'd like to know more about our unique whiskey, write to us for a free booklet at the Jack Daniel Distillery, Lynchburg, Tennessee USA.

IN LYNCHBURG, TENNESSEE, good things come to those who wait.

Here in the home of Jack Daniel's, our whiskey must spend years in the wood to gain the oldtime rareness you expect. So you'll never see us nudge a barrel before the whiskey's primed (nor leave a fishing hole before we should). If you've ever hooked a grand fish, you already know patience has one reward. And if you've ever sipped Jack Daniel's, you know it has at least one more.



JACK DANIEL'S TENNESSEE WHISKEY

Golfers play with spy in the sky

By NICK NUTTALL, TECHNOLOGY CORRESPONDENT

CADDIES and their legendary advice are at risk from a course tipster with a somewhat wider view. Satellite navigation systems are being introduced to Britain as golfers' aids.

While many players might prefer the camaraderie of the traditional caddy with his local knowledge and distance-gauging skills, players in the United States are already putting their faith in cars with computerised, colour displays that resemble aircraft cockpits. The system pinpoints the location of the cart and the golfer before calculating the distance to the hole — and recommending the appropriate club. Trimble Navigation, which makes the devices based in Hook, Hampshire, said yesterday that the system also delivers tips on how to play the shot, and the location of hazards.

The aids are being tested on British links this summer. Peter Range, a spokesman for the company, pointed out another advantage: "Clubs want to use it to monitor slow play. If a cart has been out four hours and is only on the 12th hole, you can send a computer message."

Signals from 24 US military spacecraft are picked up by receivers which work out the location of the buggy relative to the clubhouse, to an accuracy of several centimetres.

David Rickman, rule secretary of the Royal and Ancient Golf Club in St Andrews, and the sport's governing body, said that the devices were not in line with rule 14-3, barring artificial devices and unusual equipment: "Unless the rules are abided by, a person is not really playing a round of golf."

Mr Range did not expect golfers to try to break rules during competitions, but said: "They can use satellite navigation systems and get measurements in advance of the competition."

It does not make a golfer more talented, of course. So the next development is for satellites to pinpoint lost balls.

PC WORLD

THE COMPUTER SUPERSTORE

FREE EPSON INKJET PRINTER

WITH ALL 100MHz AND FASTER DESKTOP PENTIUM PCs



UNBEATABLE CHOICE, VALUE & SERVICE...

- IMMEDIATE AVAILABILITY ON OVER 5000 PRODUCTS**
Britain's biggest choice of computer equipment is in stock and available for you to take home today.
- EXPERT ADVICE**
Hands on demos and advice from our expert staff on the right equipment to suit your needs.
- FAST DELIVERY SERVICE**
Take your purchases home today or we offer a fast delivery service for a small extra charge.
- TECHNICAL CENTRE**
Technical Centre specialists handle upgrades, configurations & software installation.
- PC & SOFTWARE HELPLINE**
For expert PC advice and comprehensive software support, 24 hours a day, 365 days a year call our helpline on: 0891 516 516. Calls cost 49p per minute (peak) and 39p per minute at all other times.

BUSINESS CENTRE

THE BEST FOR BUSINESS
Dedicated business sales staff are ready to provide you with the best in one-stop shopping for all your business needs.

UP TO 5 YEARS COMPREHENSIVE INSURANCE
Protect equipment for up to 5 years with Computer Cover Comprehensive - includes theft, accidental damage cover, product repairs and new for old replacement.

EASY WAYS TO PAY
We have many financial and credit arrangements to suit your needs. Call or ask in-store for details.

NEXT DAY ON-SITE SERVICE
12 months on-site service in your office or home is included on all PCs. Please refer to Terms & Conditions for details.

LOW PRICE PROMISE

We won't be beaten
We promise that if you find the same offer available at a lower price in any other retail store within 7 days of purchase we will refund the difference - guaranteed providing you produce your receipt and details of where you saw the offer.

HEWLETT PACKARD NEW

100MHz Intel Pentium Processor.
8Mb RAM, 1.2Gb hard disk. Quad speed multimedia. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 6.0 (MPEG version).
Free printer**
Model: HP Pavilion 502
£1549 inc VAT
£1318.30

COMPAQ INTERNET READY

120MHz Intel Pentium Processor.
8Mb EDO RAM, 1Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Works 4.0 CD.
Free printer**
Model: Compaq 7250
£1819 inc VAT
£1548.09

ADVENT SAVE OVER £295

133MHz Intel Pentium Processor.
16Mb RAM, 1.2Gb hard disk. Quad speed multimedia. 256K cache memory. Windows 95. Free printer**
Was £1899.95 inc VAT
Model: Advent 7200
£1699 inc VAT
£1445.96

IBM SAVE OVER £100

100MHz Intel Pentium Processor.
8Mb RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: IBM 7200
£1899 inc VAT
£1616.17

APRICOT

120MHz INTEL PENTIUM PROCESSOR
8Mb EDO RAM. 1.2Gb hard disk. Quad speed multimedia.
Fax modem.
Software includes: MS Works & Money.
Model: MS400 P20 MULTIMEDIA
£1799 inc VAT
£1531.06

COMPAQ INTERNET READY

120MHz Intel Pentium Processor.
8Mb EDO RAM, 1Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Works 4.0 CD.
Free printer**
Model: Compaq 7250
£1999 inc VAT
£1701.28

APRICOT NEW

120MHz Intel Pentium Processor.
16Mb EDO RAM, 1.7Gb hard disk. Quad speed multimedia. Fax/modem facility. Software includes: MS Works & Money.
Free printer**
Model: MS400 P20 BUSINESS SYSTEM
£2099 inc VAT
£1786.38

PERIPHERALS SAVE UP TO £55

MODEM SAVE OVER £15
Hayes Internet Kit. Full internet modem, fax and data software and all installation software and cables.
£99 inc VAT
£84.26

MEMORY SAVE OVER £55
4Mb SDRAM. No parity. Easy to install. Extra memory instantly improves the performance of all programs.
Was £128.08 inc VAT.
£69 inc VAT
£58.72

ZIP DRIVE SAVE OVER £30
Iomega Zip. External. Parallel port. 100Mb backup on a single disk. Was £210.33 inc VAT.
£179 inc VAT
£152.34

CREATIVE LABS CD-ROM NEW
Quad speed internal IDE drive. Includes: The Way Things Work and Virtual World.
£59 inc VAT
£50.21

SCANNER SAVE £20
Hewlett Packard 45. Up to 600 DPI resolution. Includes image editing software. Was £269 inc VAT.
£249 inc VAT
£211.91

INTEL OVERDRIVE PROCESSOR
Intel Processor. Increase the speed of your 686PC. Choose from either 65MHz or 68MHz models.
£149 inc VAT
£126.81

KEYBOARD SAVE £20
Microsoft natural. Ergonomic design. Windows 95 drivers included. Usually £69 inc VAT.
£49 inc VAT
£41.70

WESTERN DIGITAL HARD DRIVE
Western Digital. Available in 650Mb, 1.2Gb or 1.6Gb models.
£189 inc VAT
£160.85

SCANNER NEW
Logitech Progressor. Full A4 page scanner. Includes document management software.
£379 inc VAT
£322.55

TAPE BACKUP SAVE OVER £15
Iomega 250Mb. Internal device. Backs up to 250Mb on one tape with Data Compression. Fully Windows 95 compatible. Was £116.33 inc VAT.
£99 inc VAT
£84.26

BUY NOW PAY 1997

ON ALL PCs & PRINTERS OVER £300

PACKARD BELL NEW

100MHz Intel Pentium Processor.
8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Packard Bell 7200
£1599 inc VAT
£1360.85

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

APRICOT SAVE OVER £460
120MHz Intel Pentium Processor. 16Mb EDO RAM, 1.7Gb hard disk. Quad speed multimedia. Fax/modem facility. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: MS400 P20
£2349 inc VAT
£1999.15

APRICOT SAVE OVER £380
120MHz Intel Pentium Processor. 16Mb EDO RAM, 1.7Gb hard disk. Quad speed multimedia. Fax/modem facility. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: MS400 P20
£2199 inc VAT
£1871.49

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

APRICOT

120MHz Intel Pentium Processor.
16Mb EDO RAM, 1.7Gb hard disk. Quad speed multimedia. Fax/modem facility. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: MS400 P20
£2349 inc VAT
£1999.15

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

APRICOT

120MHz Intel Pentium Processor.
16Mb EDO RAM, 1.7Gb hard disk. Quad speed multimedia. Fax/modem facility. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: MS400 P20
£2349 inc VAT
£1999.15

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

COMPAQ INTERNET READY
100MHz Intel Pentium Processor. 8Mb EDO RAM, 1.2Gb hard disk. Quad speed multimedia. Fax/modem facility. MPEG (FMV & Video CD) compatible. Software includes: Microsoft Works 4.0 & Lotus SmartSuite V4.
Free printer**
Model: Compaq Presario 7200
£1999 inc VAT
£1701.28

UP TO HALF PRICE SOFTWARE

Football followers set big test for transport

By JONATHAN PRYNN
TRANSPORT CORRESPONDENT

RAIL and ferry companies will today put to the test up to two years of planning for Euro 96 as the first wave of an estimated 500,000 foreign fans arrives in England.

Security at Channel ports and the Eurotunnel terminal at Folkestone was being stepped up. All 2,150 British Transport Police officers and staff will be on duty throughout the three-week tournament. Hundreds of coaches from supporters' clubs

from as far away as Croatia will disgorge from ferries and Le Shuttle trains on to the roads of Kent, bound for the stadiums of the Midlands and the North.

The main ferry operators are demanding a £500 "good behaviour" bond from each coach and are avoiding taking bookings on the same ferry from supporters' clubs from different countries to avoid national clashes. The bookings are also being concentrated on the 75-minute Calais to Dover crossing to reduce the time that fans can spend

at the bar. "The whole policy is to stop any trouble happening in the first place," said a spokesman for P & O European Ferries.

If drunken supporters get out of control, the ship's crew will restrain them in secure metal cages used for storing duty free goods below the car deck goods, the spokesman said. Plastic handcuffs are not carried on ferries.

Rail operators will be laying on dozens of extra services to cope with the movement of one and a half million spectators expected at the

matches. Information on ticket sales from the Football Association has helped to identify the largest movements of spectators, a BR spokesman said.

"For example, there is a huge contingent of Italian supporters living in Buckinghamshire, where there was an Italian prisoner-of-war camp during the war. We have made sure that all trains serving the Italian games in Liverpool and Manchester will stop at Milton Keynes to allow the supporters to use connecting trains from places

like Leighton Buzzard." The unmanned halt of Alsager — the closest station to the Italian team training ground outside Stoke — is also expected to be the focus of intense Latin interest.

Eight major stations — London Euston, Birmingham New Street, Manchester Piccadilly, Leeds City, Liverpool Lime Street, Nottingham, Newcastle and Sheffield — will stay open all night on match days. Staff will turn a blind eye to fans "dossing" on the concourses, Mr Marshall said. On trains serving

match venues, inspectors have been told to waive penalties for fans without tickets. "What we are trying to do is make things as user-friendly as possible to take out of the equation situations that tend to lead to trouble," he said. "If we have to have bans on alcohol we will, but we really don't want to inconvenience our other non-football passengers. The main aim is to prevent trouble by stopping fans taking alcohol on to the trains in the first place."

Preview, pages 46-48
1996 and all that, Magazine

Soho declares a no-go zone for Euro 96

By RAGWALD MARTEL AND BILL FROST

THE West End of London, traditional mecca for football fans after a big game at Wembley, was battering the hatches last night and preparing to repel all Euro 96 boarders.

The prospect of a cash register bonanza has left pub landlords, restaurateurs and even the capital's ladies of the night seriously underwhelmed. All agreed that the risk of drunken violence far outweighed any financial benefit the tournament may yield.

Cards left by prostitutes in telephone boxes advertised their services but carried a warning in felt-tip pen: "No football fans (thank you)."

While a handful of Swiss supporters paraded on mineral water at the edge of Soho's clip-joint zone, peep show barons and strip-club proprietors were briefing bouncers that football fans were not to be allowed in.

At the Revue Bar in the heart of Soho, the huge man on the door said that the fans should look elsewhere for fun tonight. "I am not coming in myself, too much bother. But I've told my lads to keep them out — I don't want no violence or vomit in my club. Next week, when the Jocks come down, I am closing. So will all the other hostess bars."

The Metropolitan Police Euro 96 task force has already saturated Soho and the rest of the West End in anticipation of trouble tonight. However, the Swiss are not considered a high "violence potential" risk. "Let's face it, they are not exactly the most volatile

people in the world are they," a police source said. "However, the Dutch and the Germans are a different kettle of fish altogether."

Soho's finest will make no such careful distinction. A siege mentality is already in place. Norman Balon, landlord of the celebrated Coach and Horses pub, said: "My business booms every night and I certainly don't want that lot. It would be marvellous if for a change they stayed away from Soho."

Mr Balon, who describes himself as "London's rudest landlord", warned football supporters of any persuasion to steer clear. "I'll give them one drink if they are polite. If not, they are out — sharpish."

Noel Botham, landlord of the French House, agreed. He is operating a strict anti-football policy and has hired an extra doorman. He said he would be very pleased "not to make a penny" out of Euro 96.

The Sports Café, just off the Haymarket, is ready to welcome fans. However, all the tables were booked two and a half months ago and bouncers are on the touchline just in case of a pitch invasion.

At the Swiss Bistro, off Leicester Square, the away fans were puzzled by the fears their presence had aroused. One young woman draped in her national flag said that Britain was unwelcoming.

Her friend sipped mineral water and agreed: "We Swiss do not get drunk and wreck bars, go to peep shows or use prostitutes. Their worry is foolish and insulting."



Swiss fans in Leicester Square yesterday. They accused Britain of being unwelcoming to foreign supporters

TV coverage outstrips World Cup

By ALEXANDRA FREAN
AND JOHN GOODBODY

THE televising of Euro 96 will be the biggest outside broadcast for domestic television in more than a decade.

The championship will be televised in 194 countries, six more than took coverage of the 1994 World Cup in the United States. In Britain the tournament will receive more than 100 hours of terrestrial television coverage. The ratings battle will pitch the BBC's team of Desmond Lynam, John Motson and

Jimmy Hill against ITV's Bob Wilson, Brian Moore and Ron Atkinson.

ITV has also signed the unlikely double act of Alex Ferguson, manager of Manchester United, and Kevin Keegan, manager of Newcastle United, to provide analysis. Other members of its team include Glenn Hoddle, John Barnes, Jack Charlton and Ian St John.

The BBC's most exotic signing is Roud Gullit, Chelsea's player-manager who used to inspire the Dutch. Gary Lineker will make his

debut as a main television presenter. Other members of the BBC squad include the commentator Barry Davies and David Pleat, the Sheffield Wednesday manager.

Although the two channels are alternating their coverage of matches in the early stages of the competition, they will be going head-to-head later on. They will be co-operating, however, as the host broadcasters for the rest of the world, providing the television facilities and personnel to help 4,000 foreign commentators and technical

staff. There will be a minimum of 17 cameras at each of the eight grounds staging matches to meet the increasingly sophisticated demands of television viewers.

The BBC has been accused of being anti-patriotic in choosing Beethoven's *Ode to Joy* as its theme tune. In a neat twist, the German broadcaster ZDF has chosen *Don't Look Back in Anger* by the football-loving Britpop band from Manchester, Oasis, to herald its coverage. ITV is playing it safe with Sir Hubert Parry's *Jerusalem*.

Referees put their faith in a Tornado

By RUSSELL JENKINS

TRADITIONALISTS may swear by the *Acme Thunderer* but the world's top referees are likely to be blowing the more sophisticated *Acme Tornado* whistle during Euro 96.

Its high-pitched tone, created by three harmonically tuned chambers rather than the traditional pea, is capable of cutting through the noisiest supporters' chants to deliver its sharp message to players.

Gazza and his team-mates will be dancing to its 110-decibel tune during the tournament. That is good news for its Birmingham-based manufacturer, J. Hudson and Co, and its 53 employees.

The company, which produces four million whistles every year for 137 countries, has been the world market leader since 1870 when its founder, Joseph Hudson, sold the idea of the penny whistle to the police.

From patrolling Victorian London to controlling soccer matches was a short step. Within eight years Hudson had persuaded the referee in a Nottingham Forest game that it was better to blow a whistle than to wave his hanky.

Legend has it that Hudson struck upon the ideal tone for his whistle as he played the violin in his back-to-back in the Ladywell district of Birmingham.

The violin fell from his grasp and hit the floor, breaking the strings and letting forth a "dying breath from the bowels" of the instrument. Simon Topman, the present managing director, said: "He thought, 'That is the sound I want'."

THE TIMES ON MONDAY



Top writers on the family

Starting on Monday, *The Times* celebrates family life in modern Britain.

In a new series, *Family Life, Personality Speaking*, read Bel Mooney on the joy of family, Libby Purves on the dangers when parents lose touch with their children and Magnus Linklater on a manic depressive son. On Tuesday Valerie Grove writes in praise of teenagers, Alice Thomas Ellis on sibling rivalry and Jean Windham on the effects on children when a father walks out.



Second Degree

More and more graduates now go on to do taught masters' degrees.

All next week, *The Times* again publishes its unique guide to vacancies on thousands of postgraduate courses starting in September at Britain's universities.

"It's the first time we've ever remortgaged over the phone. It went very smoothly and was handled with total professionalism."

Mr P. Sharma, Hampton, Middlesex.



MORTGAGES DIRECT

Mr Prakash Sharma recently remortgaged his house over the phone with Britannia. Why not find out if you could save money by moving your mortgage to Britannia.

- Complete Mortgage Service
- Expert Advice & Assistance
- Immediate Mortgage Decision
- Progress Report Every 5 Working Days
- Personal Mortgage Consultant

Britannia
The Sharing Society

CALL OUR MORTGAGE HOTLINE ON

0800 526350

Lines open Monday to Friday 9am-7pm, Saturday 9am-12noon.

Britannia Building Society, Britannia House, Leek, Staffs. ST13 5RN.

Representative only of the Britannia Marketing Group, members of which are regulated by the Personal Investment Authority and FSA, for the purpose of advising on and selling the Life Assurance, Pensions and other Financial Services Act investment products bearing Britannia's name.

Security is required for all loans. Full written credit details available on request.

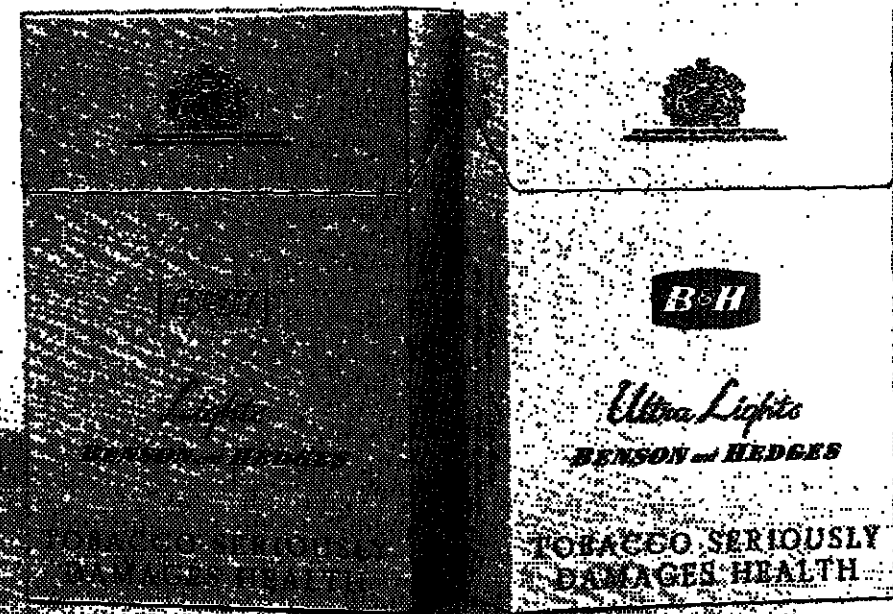
All mortgages are subject to status, valuation and Rules of the Society, copies of which are available on request.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

70806



Send in 2 pack fronts from B & H Lights or Ultra Lights and we'll send you a voucher for a free pack. Who says you can't get something for nothing?



To receive your FREE B&H voucher for B&H Lights or B&H Ultra Lights:

1. Fill in your name and address on this coupon and sign that you are a regular aged 18 or over.
2. Send this application form along with two pack fronts from either B&H Lights or B&H Ultra Lights to: Free Pack Voucher Office, PO Box 100, Bovingdon, Bucks MK11 1SE.
3. Closing date for receipt of your application is 31.05.96.
4. Allow 28 days from receipt of your application for delivery.
5. Offer only open to UK resident smokers aged 18 or over.
6. Applications must be made on the official application form, photocopies will not be accepted.
7. One application per customer.
8. Applications will only be accepted if they are accompanied by two pack fronts from either B&H Lights or B&H Ultra Lights. Smaller information supplied on request.

My nearest brand of cigarettes is:

Send this to me as my nearest brand of cigarettes. Please tick the box if you are aged 18 or over.

Weight of Smoking: ☐ 1-14 per day ☐ 15-24 per day ☐ 25+ per day

This (Mr/Ms/Mrs/Other) _____

Surname _____

Address _____

Postcode _____

"I am a regular aged 18 or over."

(Photocopy applications will be deemed invalid and returned)

Date of birth: _____

Please send me B&H Lights ☐ B&H Ultra Lights ☐

PROTECT CHILDREN: DON'T MAKE THEM BREATHE YOUR SMOKE

Chief Medical Officers' Warning

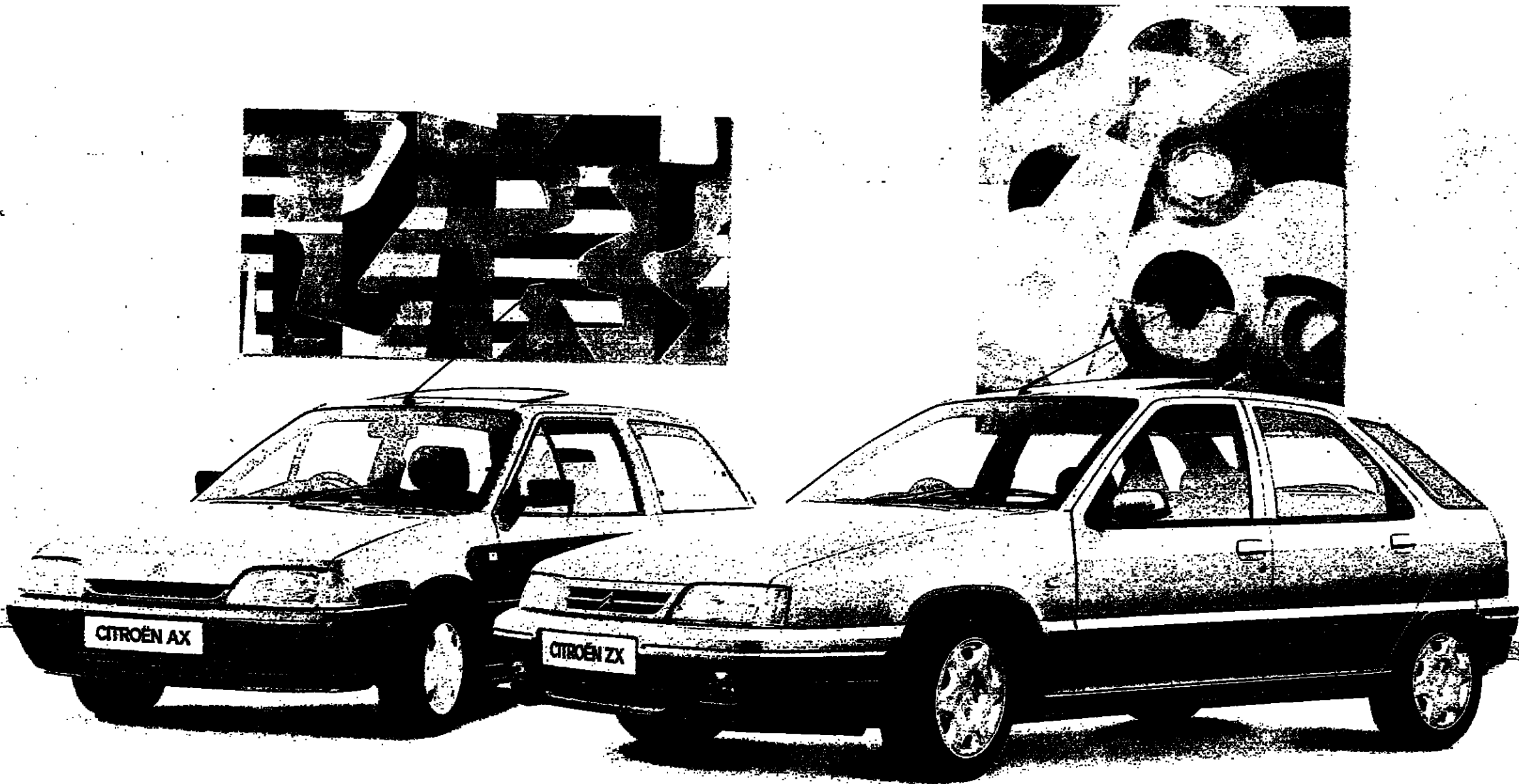
BENSON AND HEDGES LIGHTS
6 mg Tar 0.6 Nicotine

BENSON AND HEDGES ULTRA LIGHTS
1 mg Tar 0.1 mg Nicotine



The Citroën Summer Exhibition.

Perfect lines, rich colours and surreal offers.



Between June 1st-August 31st Citroën are indulging
in some free expression:

FREE INSURANCE*
FREE 'ON THE ROAD' PACKAGE WORTH £557**
FREE 0% APR FINANCE*
FREE MOBILE PHONE**

And our free thinking doesn't stop there. Use our
Elect 3 finance scheme and, thanks to Citroën, save £500
on your deposit*. As you can see, it's not just our cars
that are perfectly sculptured.

On show will be the Special Edition AX Dimension
from £6,450* and the Special Edition ZX Elation S from
£9,990** (both on the road). How's that for minimalism?

For further details about our Summer Exhibition visit
your local Citroën dealer or freephone 0800 262 262.

CITROËN

Summer Exhibition '96

JUNE 1ST - AUGUST 31ST

*ONE YEAR'S FREE COMPREHENSIVE INSURANCE ON CITROËN AX MODELS SUBJECT TO TERMS AND CONDITIONS OF INSURER'S POLICY AND APPLIES TO 17-76 YEAR OLDS. A SEPARATE SCHEME APPLIES TO DRIVERS IN NORTHERN IRELAND. **FREE 0% APR FINANCE AVAILABLE ON ZX MODELS ONLY. FINANCE SUBJECT TO STATUS. A GUARANTEE MAY BE REQUIRED. FULL WRITTEN QUOTATIONS ON REQUEST FROM PFA FINANCE PLC., SICILIAN AVENUE, LONDON, WC1A 2DD. £500 DEPOSIT PAID FOR BY THE MANUFACTURER ON ALL ZX MODELS FOR ELECT 3 FINANCE SCHEMES ONLY (12.9% APR) AVAILABLE ON ALL ZX MODELS AND AX DIMENSION 1.6 3 DOOR AND INCLUDES ON THE ROAD COSTS (£557) FOR INSURANCE, DELIVERY AND SIX MONTHS' ROAD FUND LICENCE. **MOBILE PHONE OFFER EXCLUDES CHANNEL ISLANDS AND ISLE OF MAN. ELIGIBILITY SUBJECT TO AGE, STATUS, TERMS AND PAYMENT OF A 12 MONTH LINE RENTAL AGREEMENT. DIGITAL TARIFFS WILL BE CHARGED AT £30 PLUS VAT FOR CONNECTION. *CAR SHOWN CITROËN AX DIMENSION 1.6 3 DOOR ELATION S £6,450 ON THE ROAD. **CAR SHOWN CITROËN ZX 1.4 3 DOOR ELATION S £9,990 ON THE ROAD. FOR EXPORT/TAX-FREE SALES CONTACT CITROËN BERKELEY SQUARE, TEL: 071 429 8676. OFFERS APPLY TO RETAIL SALES OF NEW CITROËN AX AND ZX MODELS ORDERED AND REGISTERED BETWEEN 1.6.96 AND 31.8.96. PRICES CORRECT AT TIME OF GOING TO PRESS.

مكثا من الأصل

THE TIMES
Cliff
helio
hove
from

AN RA...
cies...
inside...
the pe...
cliff...
three...
Lib...
few...
and...
up of...
from...
as...
an RAF...
ered...
maxim...
20%...
woman...
The...
illum...
lights...
which...
the RAF...
It...
operat...
scent...
The go...
step...
keep...
mally...
have...
this...
confined...
"I...
the...
and...
left...
just...
It...
another...
along...
succes...
The...
9pm...
woman...
Some...
woman...
cliff...
scene...
woman...
see...
A...
therm...
was...
the...
The...
winch...



Not va io
ICL

When yo
can't do
the wait
(Instant Derby betting
call 0990 524 524.)

Ladbrokes

Birt promises to lead BBC into the next millennium

By ALEXANDRA FREAN, MEDIA CORRESPONDENT

JOHN BIRT, the BBC Director-General, announced yesterday that he is to stay at the corporation until 2000, quashing speculation that he might leave at the end of his five-year contract next year.

Mr Birt was unveiling a reorganisation of the BBC that will fully separate programme-making from its broadcasting role. He also announced a series of senior management changes.

Matthew Bannister, the controller of Radio 1, will become director of radio, in charge of all the BBC's radio output and filling the shoes of Liz Forgan, who resigned as managing director of network radio in April. Mr Bannister, who has successfully modernised Radio 1's "Smashie and Nicey" image of dated DJs, will combine his new role with his existing post.

Michael Green, controller of Radio 4, is to leave the BBC. Mr Green oversaw a number of hotly debated changes at Radio 4, including moving *Woman's Hour* to the mornings and introducing *Anderson Country*, which was dropped after a wave of protests. He said yesterday that he had wanted to leave the BBC for some months, but had agreed to stand in for Ms Forgan.

Mr Birt, at present earning £265,000 a year, said he was

honoured to continue leading the BBC into 2000, but would not reveal how much he would be paid for the task. He said that the restructuring was intended to streamline the corporation and help it to reduce costs by 20 per cent over five years. There were bound to be job losses.

Mr Birt added that the changes, which also include the creation of a single national and international news operation, would help the BBC to meet the challenge of introducing digital broadcasting.

He conceded, however, that the changes would represent a second big upheaval at the BBC, which introduced

sweeping management reforms three years ago under Producer Choice. These cut the workforce by 5,000 to 20,000.

Uncertainty hangs over the future of Alan Yentob, controller of BBC1. He is expected to take one of two newly created positions: director of television or director of programmes.

Will Wyatt, managing director of BBC Television, will become chief executive of BBC Broadcasting and BBC Radio will lose its separate identity. It will be subsumed into the broadcasting division — a move seen by many as downgrading its status.

Jocelyn Hay of the consumer group, the Voice of the Listener and Viewer, said she was concerned that radio would no longer be represented individually on the BBC's top decision-making board. "This diminishes the rights of the radio audience. There is also a concern about the increasing emphasis on the commercial viability of programmes," she said.

John Tusa, former head of the BBC World Service and now managing director of the Barbican centre, said he was worried about the way the restructuring appeared to bring World Service radio more closely under the responsibility of the domestic services.



Bannister: successfully modernised Radio 1



John Birt, right, with BBC executives, introducing the reforms yesterday

Family tells how Glyn Worsnip joked to the end

By LIN JENKINS

FRIENDS and colleagues of the former *That's Life* presenter Glyn Worsnip paid tribute yesterday after his death from a crippling brain disease. Worsnip, 57, spent nine years battling against cerebellar ataxia, which had cut short his career by affecting his movement and speech.

Esther Rantzen, who worked with him on the BBC television consumer programme, said: "All Glyn's friends will treasure their memories of his brilliance and his enduring courage."

Radio provided an outlet for his talents in the early days of his illness. When he found all broadcasting impossible, he turned to programme research, wrote his autobiography, *Up the Down Escalator*, and had a newspaper column. In 1991, when he was wheelchair-bound, he moved into a home for the disabled after he felt he had become a burden on Jo and Elinor, his wife and daughter.

Mrs Worsnip and his friend David Goodland were at his bedside when he died. His brother Hugh said: "He kept on laughing and joking right to the end. He could hardly speak but he was still trying to crack jokes."

"He did complain from time to time and in his darkest moments he talked about ending it all. But he always clung on to life because he enjoyed it so much. He was an astonishingly courageous man and that is how everyone will



Worsnip: TV career cut short by brain disease

remember him." Rantzen, who worked with Worsnip for the eight years after he joined *That's Life* in 1976, said that he was one of the programme's most popular presenters. "His sharp sense of humour, wicked ear for mimicry and enormous charm delighted our viewers."

"One of his last programmes was a deeply moving and illuminating edition of *Horizon* about the ignorance surrounding illnesses like his affecting the brain."

She first met him when she was at Oxford University: "I brought him into *That's Life* because I knew his talent and I loved his company."

"His picture is on my office wall. My thoughts and deepest sympathies are with his family."

Obituary, page 23

Dean casts light on royal Christmas

By EMMA WILKINS AND JOHN VINCENT

A LETTER revealing the unique strains of being a guest at a royal house party in the 1920s is to be auctioned next week.

The Dean of St Albans, the Very Rev Edward Henderson, was staying with George V and Queen Mary at Sandringham for Christmas in 1927 when he wrote home to his wife Sybil. His main worries were that the Queen would find his sermon boring and that he should remember how to pronounce Ma'am, to rhyme with jam.

The letter begins with an account of a tea party at which Princess Elizabeth, then 20 months, impressed with her good manners. "Tea in the hall. The Queen

poured out and just when we had finished in came Princess Elizabeth, really charming indeed, and the King played with her all the time. She isn't spoilt one little bit, but sits up in her chair as straight as a die. The Queen smokes after every meal. It's all too killing and I am still finding it hard to believe I shan't (sic) wake up somewhere else.

"I've signed the K's and Q's visitors' book without making blots or writing in the wrong place, and I didn't cut myself shaving this morning — my word, I was careful... We had Evensong and Carols and I had to sit in the front pew with the Q but I am beyond feeling now, and say yes MAM and no MAM and you pronounce it just like that and don't forget it." Queen Mary had forgotten to take

any pennies for the collection and had to borrow some from a lady-in-waiting. "The Queen didn't know there was a collection and hadn't taken any money! Horror! Fortunately I had some as Lady Katherine was stung too."

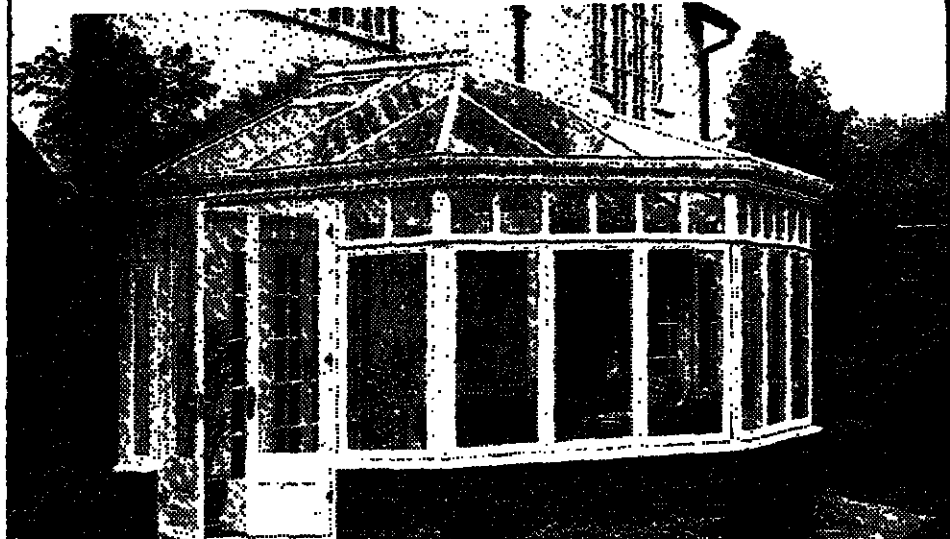
The dean was given a doll by the Queen for his six-year-old daughter Jo, which is being sold with the letter by Phillips in Edinburgh. His daughter, now Mrs Richardson, 75, remembers writing a thank-you letter beginning "Dear Queen". She said: "The doll itself is a pretty little thing, not really very interesting. But it came from the Queen and I never forgot that."

The doll, made by Simon and Halbig, has a brown mohair wig and brown eyes. It and the letter are expected to fetch £250.

THE PORTLAND SUMMER OFFER

At least £500 off every Portland conservatory

With Portland's Summer offers, there are major reductions on every white PVCu and hardwood conservatory if you reserve a no-obligation home survey before Monday 10th June. Our complete service takes care of everything from initial design to the finishing touches. So for a free survey, or full details of our 14 day PVCu replacement window service call Portland free today.



10% OFF

EVERY PORTLAND CONSERVATORY ONLY IF YOU RESERVE A NO-OBLIGATION HOME SURVEY BEFORE MONDAY 10th JUNE

THE PORTLAND DIFFERENCE — A CONCEPT TO COMPLETION SERVICE

PORTLAND COMPLETELY DESIGN AND BUILD YOUR CONSERVATORY

A GENUINE BESPOKE DESIGN SERVICE ON BOTH HARDWOOD & PVCu — COMPREHENSIVE TECHNICAL SUPPORT THROUGHOUT

FULL DRAUGHTSMAN DRAWN PLANS — LIAISON WITH LOCAL AUTHORITY ON PLANNING PERMISSION

ALL GROUNDWORK AND FOUNDATION WORK — BRICK OR STONEMASONRY TO MATCH YOUR HOME

ELEGANT & AESTHETICALLY BALANCED FRAMES & DOORS — A CHOICE OF BEAUTIFUL ROOF DESIGNS

FOR DETAILS OF OUR CURRENT OFFERS CALL THE PORTLAND HOTLINE FREE

0800 269126

Please arrange for my free site survey ☐ Name _____ Telephone _____

Please send me my free 14 page brochure ☐ Address _____

Please send me my free 14 page brochure ☐ Postcode _____

Post to: Portland Conservatories & Windows, FREEPOST, Manchester M5 3GL

PORTLAND

Conservatories & Windows

Could you cut your monthly mortgage payments?

THE TSB MORTGAGE CHALLENGE

Put TSB to the test. See if you could save money by switching your mortgage to us. You've got nothing to lose, and all you need do is call TSB PhoneBank free and quote ref. no. TIE2. So come on, take up the challenge.

CALL FREE 0500 758 000

Mortgages

TSB We want you to say YES

Typical example: based on an endowment mortgage of £40,000 on a property valued at £80,000 repayable after 25 years (£800 monthly payments) for a non-smoking couple (male aged 37 and female aged 35 years). First year monthly interest payments: £74.26 at variable rate of 2.51% (including 4.74% discount). Subsequently, monthly payments at TSB's standard variable rate, currently 7.25% (APR 7.25%) would be £214.48. Total gross amount payable (T.A.P.): £111,132. APR and T.A.P. include typical legal fees: £141. Examples assume TSB Property Plus, TSB MortgageSure (normal minimum term 1 year and 1 month respectively) and a TSB Homebuyers Policy have been taken and tax relief on £30,000 for mortgages over £15,001. There is an early redemption charge equal to the grossed up discount given on any amount repaid in the first five years (No allowance given for MIRAS). Assignment/assignment of a suitable life policy may be required by the bank as security. The value of units in a unit-linked endowment or pension plan can go down as well as up and the cash value of your plan is not guaranteed. TSB cheque account required. Applicants must be aged 18 or over. Subject to status. Not available in the Channel Islands. Written quotations available on request. Calls may be recorded and monitored. TSB Bank plc and TSB Bank Scotland plc (regulated by SFA) are representatives of the TSB Marketing Group, regulated by the Personal Investment Authority only for TSB life insurance, pensions, unit trusts and offshore investments. TSB Bank plc and TSB Bank Scotland plc advise only on products and services from the TSB Marketing Group. TSB Bank plc, Victoria House, Victoria Square, Birmingham B1 1BZ. Registered in England and Wales. Number: 1069268. TSB Bank Scotland plc, Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland. Number: 85237.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Police chief defends gun licence for Hamilton

By Stephen Farrell

THE senior police officer who rejected a call to withdraw Thomas Hamilton's firearms certificate defended his decision yesterday at the Dunblane massacre inquiry.

John Millar, a former detective superintendent, said that he believed one of his juniors had exaggerated when describing Hamilton as a scheming, devious and deceitful man who should not be trusted with guns.

Mr Millar, 57, attached a handwritten memo to Detective Sergeant Paul Hughes's report, made five years before the killings, saying that he could not recommend revoking the certificate. He said the final decision was taken by his superior, Deputy Chief Constable Douglas McMurdo, now Assistant Chief Inspector of Constabulary for Scotland.

Mr Millar, who is retired, told the inquiry at Stirling that Hamilton could still have committed the murders if the decision had been different. "If his certificate had been refused and the guns taken away from him, and he still felt the way he did at the time of the terrible tragedy, there is no doubt in my mind that he could still have got possession of guns."

In 1991 Sergeant Hughes, a child protection officer, inves-

tigated parents' allegations of assault, lack of supervision and improper photographs at one of Hamilton's summer camps. The detective suspected the youth club leader was a paedophile with latent violent tendencies. Mr Millar told the inquiry that there was no mention of guns in the complaints against Hamilton.

"He had often been described as an oddball and there was innuendo that he had a particular liking for young boys, but there had been no proceedings against him because there was not sufficient evidence," he said. Mr Millar, who had not met Hamilton, thought that "the wording from Sergeant Hughes possibly was exaggerated from the evidence that he had".

Laura Dunlop, counsel for the families, asked if he had thought about preventive measures. "In hindsight there possibly should have been. There was not at the time," he said.

The inquiry was shown video clips of boys exercising at Hamilton's youth clubs and summer camps. Public television monitors in the hall were turned off and the excerpts were seen only by Lord Cullen, chairman of the inquiry, and lawyers. The sound was switched off to avoid distress to relatives.

One clip showed a ten-year-old blond boy in red shorts, naked from the waist up, performing strenuous exercises. He was filmed from different angles. Other scenes showed boys performing head-over-heels rolls.

A mother said that she reported Hamilton to police and local education authorities in 1991 after he gave her a video of his camps. She was disturbed to see the camera panning along a row of boys wearing shorts and back again. She found the video "questionable", passed it to police and withdrew her son from the club.



The owl and the pussycats: Robin disdainfully ignores attempts to grab the leftover chicken: below, Sergeant Bell and his prize catch

Roast chicken dinner lures eagle owl into garden trap

By A Staff Reporter

AN ESCAPED and hungry eagle owl which had been swooping on the residents of a town in Co Durham has finally been trapped by the dedication of a housewife and a police wildlife expert.

The female owl, with a 6ft wingspan, had the people of Shotley Bridge scrambling for cover as it plunged from the night sky with its talons outstretched. Three residents had clothes torn as the owl, which they nicknamed Robin, tried to land on them and several vowed not to take their dogs out at night.

But police wildlife experts assured people there was no need for panic, emphasising that the owl was probably hungry. The bird had been ignoring staple eagle owl food such as dead chickens and

rabbits and has been pinching bacon butties and even freshly roasted chickens.

It was finally trapped by a square-framed net built by Sergeant Eddie Bell and Elizabeth Geddes, a householder. They lured it at an angle to the ground, baited with a roast chicken. A piece of string, held by Mrs Geddes from her bedroom, was attached to the top of the frame.

Sergeant Bell and Mrs Geddes waited an hour and a half for the familiar beating of mighty wings before the sergeant's patience ran out. Only Mrs Geddes witnessed the moment Robin was snared.

For Sergeant Bell, the Durham force's wildlife liaison officer, catching the bird became a personal mission. He said: "After the swan and

golden eagle it's probably the biggest bird you'll see in Britain. One or two people have been left marked with a few scratches. I'm sure its intentions are well-meaning, but it weighs about 7lb and if it hits you with its talons at a speed of 40mph then it will leave a scratch or two.

"The locals have grown very fond of her. They loved to see her circling the rooftops. I will keep hold of her until an owner comes forward. If that doesn't happen she will be well looked after at my home. I must hand it to Elizabeth, she showed great determination. Thanks to her Robin is safe and won't go hungry."

The eagle owl's usual habitat is northern Europe. Robin must have escaped from a private collection.



Bailiffs net Charlton the angler

Jack Charlton is to be prosecuted for fishing without a £15 rod licence, the Environment Agency confirmed yesterday. Mr Charlton, 60, was charged during his first outing of the fishing season at Whittle Dene reservoir, near his home in Northumberland. The case is due to go before Hexham magistrates on June 25. Mr Charlton, who has since bought a licence, has said that he will plead guilty by letter.

Titanic order

Welin Lambie, the West Midlands engineering firm that made the lifeboat-launching equipment on the *Titanic*, has received a £250,000 order for identical cast-iron davits, to be used in a Hollywood film about the disaster.

Trains collide

Four people were slightly injured when two trains collided at Newcastle upon Tyne Central Station. Both trains were travelling at less than 20mph and neither was damaged. Rail services were disrupted until the afternoon.

Worker crushed

A Rover maintenance engineer, Colin Buckland, 47, was crushed under a five-ton machine, which he was trying to dismantle himself to save costs, an Oxford inquest was told. Verdict: accident.

Conran divorce

The 33-year marriage of the designer Sir Terence Conran, 64, and Caroline, 56, a journalist, was ended in the London divorce courts. Lady Conran was granted an uncontested decree nisi.

Fire strikes off

Essex fire crews called off three nine-hour strikes over £1.3 million budget cuts. The first had been due on Monday. The county council has offered to recruit 40 more firefighters this year at a cost of £600,000.

Beds of nails

Council gardeners in Bournemouth have been forced to nail plant roots into the ground to stop an outbreak of shrub thefts in the resort's parks. One flowerbed was cleared of 50 azaleas.



Millar: thought officer's warning "exaggerated"

**YOU CAN BUY
LIFE INSURANCE
ELSEWHERE BUT,
HEY, WHY BE A
MASOCHIST?**

Buying life insurance from Virgin Direct is quick, easy and painless.

No salesmen, no commission, no pressure.

Call us now - we can probably give you a firm price over the phone
in less than ten minutes.

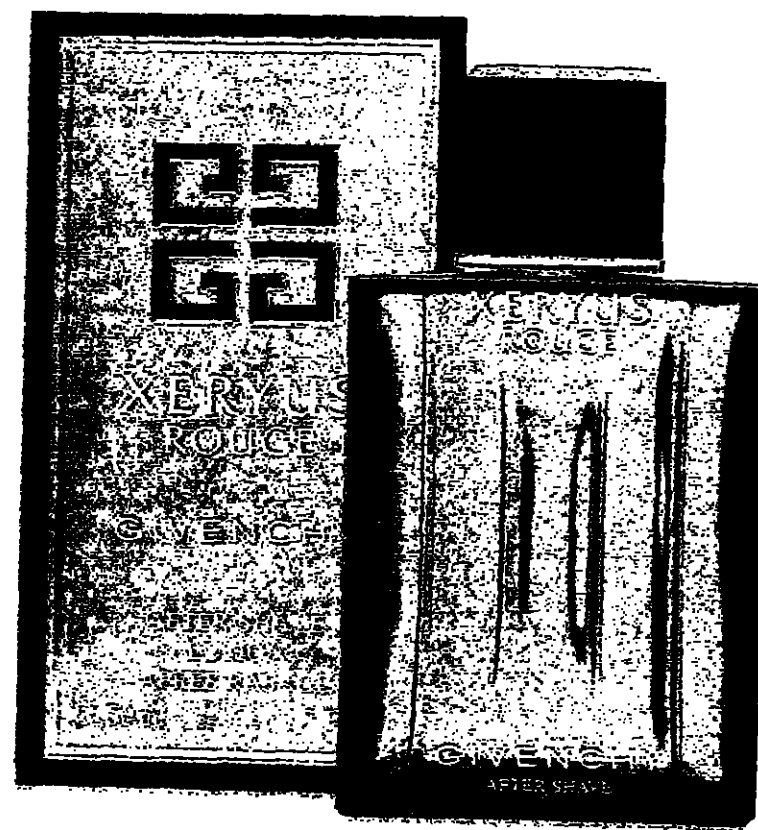
Virgin direct
personal financial service

0345 95 95 95

Open from 8am to 10pm, seven days a week

Virgin Direct Personal Financial Service Ltd is regulated by the Personal Investment Authority for life insurance and unit trust business and represents only the Virgin Direct marketing group. Virgin Direct only markets its own products. For your security all telephone calls to Virgin Direct will be recorded.

New at Boots



Xeryus Rouge Pour Homme After Shave 50ml £19.50.

GIVENCHY

Available from larger Boots stores. Subject to availability.



Someone Cares

Carey
advis
his wi

THE
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer

The
er to
pur
rela
has
point
Alch
beve
Green
ing
The
friends
and
ling
Acad
diver
Green
gelist
since
be
out
In
paper
of
of
Green
the
marri
disint
sures
of
regular
in the
from
violent
The
the
their
good
The
birth
the
transfer



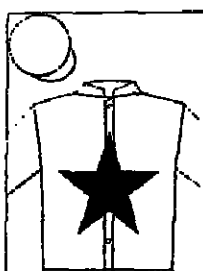
EXECUTIVE VOICE 26

Sir Colin Marshall takes the long view on Europe

Monday
Tuesday
Wednesday
Thursday
Friday

WORKING WEEK 27

The pot of gold at the end of a chemist's rainbow



SPORT 41-48

Follow your Derby fancy with our full colour guide

HIDDEN ASSETS
OF BOOTS
HEADQUARTERS
Page 27

THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY JUNE 8 1996

Overcharging by British Gas alarms watchdog

BRITISH GAS is investigating how hundreds of customers in the South West were heavily overcharged after switching to new suppliers. Some consumers claim to have been overcharged by as much as £350 in their final quarterly bill.

Huge irregularities in bills have been revealed in Somerset, Devon and Cornwall, where 500,000 households are now able to shop around for gas, with hundreds of customers wrongly charged by direct debit. The average overcharge in cases being investigated by the Gas Consumers' Council is £160.

The GCC is investigating 59 cases of overcharging, although the central office says the problem is likely to be much bigger. British Gas has halted direct debits for customers who are leaving its supply and is going through all final account bills delivered to the 40,000 households that have switched supply. It has also found cases of customers who were undercharged.

John Kemp, of Newton Abbot, received a £500 bill, nearly ten times more than usual. He said: "I opened the bill and could not believe my eyes. I thought we must have a gas leak. My wife was just going into labour. It was absolute chaos." The problem exposes a serious breakdown in the system, raising questions about how the trial will be extended to other regions as part of the Government's aim to establish a competitive market in domestic gas nationwide.

Rank in \$410m Hard Rock deal

By Alasdair Murray

THE Rank Organisation yesterday reunited the Hard Rock café empire with a \$410 million deal which ends founder Peter Morton's 25-year association with the business.

The deal has given Rank the exclusive rights to develop the restaurant chain throughout the world, adding a further 13 fully owned and four franchised cafes to Rank's existing chain of 41 restaurants. Rank said it intends to build a further seven cafes in the next year.

But Mr Morton will continue to own the licensing rights to the Hard Rock hotel casinos, the first of which, a \$200 million development opened recently in Las Vegas. Mr Morton is in the process of building another casino at Reno, Nevada, and said he was examining further development sites.

Mr Morton said: "I wanted to shift my focus. The real growth is in the gaming industry and I want to expand the Hard Rock Casinos."

"Selling the Hard Rock was not really sad although I had an introspective moment. It's been good to me and given me many wonderful years."

Rank wants to return the chain to its music roots through a series of tie-in deals with the music business. The

company is building the first Hard Rock Live Café at the Universal City entertainment complex in Florida which will provide an auditorium for live music performances. Andrew Teare, chief executive, said that the company was also looking at setting up a niche record label and promoting artists.

Mr Teare said: "The deal is a natural extension for the business and will provide an opportunity to turn the Hard Rock name into the flagship of Rank Leisure."

The first Hard Rock café opened in London exactly 25 years ago, inventing the concept of the themed restaurant. The founders, Mr Morton and Isaac Tigrett, used rock memorabilia for decoration and gently pushed a hippy style philosophy that has proved popular throughout the world.

But the hippy message has disguised some bitter business battles over control of the Hard Rock name since Mr Tigrett sold his stake in the business in 1988, splitting the empire.

Mr Morton sued the new owners, Pleasurama, in 1988 for undermining the restaurant's value and image in the market place and tried hard to buy the chain back for £75 million, after Pleasurama was taken over by Mecca in 1989.

The relationship between Rank, which inherited the chain after it bought Mecca, and Mr Morton has also been uncomfortable.

Mr Morton's side of the business made an operating profit of \$26 million on sales of \$109 million last year, while Rank's Hard Rock division made profits of \$66 million on sales of \$231 million. Rank said added that it would be able to save costs through greater economies of scale in purchasing and merchandise and the company said it was confident the deal will be immediately earnings enhancing.

Rank will be celebrating the 25th anniversary of the chain next week with a promotion in the London restaurant at 1971 prices.



Hard Rock founder Peter Morton will have licensing rights to hotel casinos

American jobs surge unnerves markets

By Janet Bush, Economics Correspondent

A SURGE in job creation in America during May stoked up fear of higher inflation and tighter money in the US and hit stock and bond markets around the world yesterday. In London, the FT-SE 100 index fell 53.5 points to 3,706.8.

The Labour Department reported that 348,000 jobs had been created in May, about twice as many as Wall Street economists had anticipated. The department also revised April's marginal 2,000 extra jobs into an increase of 163,000.

The unemployment rate actually rose to 5.6 per cent in May from 5.4 per cent in April, but this reflected an

increase in numbers coming into the labour market as their confidence of finding a job increased.

President Bill Clinton said that the US economy is growing steadily and strong without major inflationary fears, a view backed up by policy advisers yesterday in an attempt to reverse the adverse market reaction.

Martin Bailey, a member of the Council of Economic Advisors, said that the jobs figures were not inflationary and presented no cause for alarm. Nevertheless, yesterday's figures sparked speculation that the Federal Open Market Committee, which next meets

on July 2 and 3, may decide to raise US interest rates.

In New York, the benchmark 30-year Treasury bond fell nearly two full points in an immediate reaction to the news, dragging Wall Street down, too. At one point, the Dow Jones industrial average fell by more than 80 points, to 5,588, a plunge that triggered limits on programme trading on the New York Stock Exchange.

Later, however, the market recovered some of its poise. At midday, the Dow Jones industrial average was quoted down 29.19 points, at 5,638.00.

Market report, page 28

Argyle move could have repercussions for De Beers

Largest mine quits diamond cartel

FROM RACHEL BRIDGE
IN SYDNEY

THE diamond industry was thrown into turmoil yesterday when Australia's Argyle Diamonds, owner of the world's largest mine, withdrew from the powerful Central Selling Organisation.

Argyle, which is jointly owned by RTZ, will market its own diamonds, mainly through its sales office in Antwerp.

An Argyle spokesman said yesterday: "We feel that we can get a better price for our diamonds and will be able to return a higher profit to our shareholders by marketing them directly." Argyle, in the

remote northwest Kimberley region of the Australian outback, produces mostly industrial and near-gem diamonds, accounting for about a third of global production. Argyle also dominates world production of the rare pink diamond which, on average, sells at 20 times the price of its white equivalent.

Argyle's move is a rebuff to De Beers, the South African mining group which has controlled the sales and marketing of most of the world's diamond production through the CSO for more than 60 years. The organisation sold \$4.5 billion worth of rough diamonds last year.

Australian analysts said yesterday that

Argyle's withdrawal from the cartel could have repercussions for the way that the industry operates if other producers follow suit. Laurie Fitzgerald, mining analyst at Hartley Poynton, the Perth stockbroker, said: "It is not good news for the CSO that Argyle is going it alone."

A De Beers spokesman said: "Obviously we are disappointed. However, the Argyle production represents only 6 per cent of the CSO's annual intake and so it is not going to have a significant effect."

Argyle's move marks the first attempt by a producer to break free from the cartel since Zaire returned to the fold in 1983. One analyst called it "a very brave move".

WEEKEND MONEY

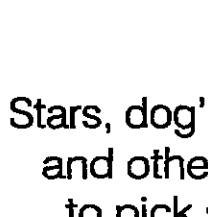


30
Anne Ashworth
on a supermarket deal for savers

29,33
Rates fall again,
amid endowment
repayment fears



31
The forgotten
account which will
yield a dividend



35
Stars, dog's teeth
and other ways
to pick shares



37
After the rate cut.
The prospect
for savers

BUSINESS TODAY

STOCK MARKET INDICES

FT-SE 100	3706.8	(-53.5)
Yield	4.09%	(-22.83)
FT-SE All share	1985.15	(-22.83)
Nikkei	21751.81	(-62.65)
New York		
Dow Jones	5638.00	(-29.19)
S&P Composite	565.35	(-6.71)

US RATE

Federal Funds	5 1/4%	(5 1/4%)
Long Bond	8 3/4%	(8 3/4%)
Yield	7.07%	(6.91%)

LONDON MONEY

3-mth Interbank	5 1/4%	(5 1/4%)
Life long gilt	10 1/2%	(10 1/2%)

STERLING

New York	1.5415*	(1.5433)
London	1.5417	(1.5409)
DM	2.2856	(2.2878)
DM	0.0148	(7.8826)
Sfr	1.5618	(1.5617)
Yen	168.12	(168.27)
£ Index	88.3	(88.1)

\$\$\$ DOLLAR

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

¥¥¥ YEN

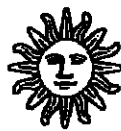
London	1.5345*	(1.5280)
DM	5.1985*	(5.1900)
Sfr	1.2665*	(1.2638)
Yen	108.29*	(109.21)
£ Index	87.4	(87.3)

Sun Life and Provincial Holdings plc

SHARE OFFER

To request a prospectus
and application form,
ring the following number

0800 664 554



SUN LIFE



UAP PROVINCIAL

NEW IRELAND HOLDINGS p.l.c.

Offer of ordinary shares of £1 each in Sun Life and Provincial Holdings plc ("SLP") by SLP and Compagnie UAP.
Any application for such shares should only be made on the basis of the information contained in the prospectus to be issued in connection with the proposed Offer. The value of such shares can go down as well as up. Persons needing advice should consult a professional adviser.
Approved for the purpose of Section 57 of the Financial Services Act 1986 by Robert Fleming & Co. Limited, which is regulated by The Securities and Futures Authority Limited, and is financial adviser and sponsor to SLP in connection with the proposed Offer. Robert Fleming & Co. Limited is advising SLP and Compagnie UAP in relation to the proposed Offer and no one else and will not be responsible to anyone other than SLP and Compagnie UAP for providing the protections afforded to its customers nor for providing advice in relation to the proposed Offer. Not to be released in or into the United States, Canada or Japan.

Putting distance between Europe and its rivals

It has been a good time to slip quietly out of Europe and be able to take stock of things from a far-away perspective, as I did last weekend.

The need to promote strategic change at Incheape took me to a management conference in Asia (Macau, to be precise), where so much of the company's trading interests are centred.

I left Heathrow for this eastern assignment exactly ten days after becoming President of the CBI. In that short period, I had been propelled into the position of acting as spokesman for British business in the midst of the drama erupting over the beef export ban and the Government's negotiating tactic of stonewall and stymie. The navigation of Niagara Falls in a barrel might have seemed to be a preferable challenge to the one of diving head first into CBI leadership at such a time.

This feeling was not helped by the fact that I would be returning to my first major CBI event — this week's launch of the "Business In

Europe" series of conferences, designed to set up a national debate and a lobby of opinion in favour of placing business priorities in the forefront of European Union development. With this to consider en route, it was fortunate, on reflection, that my principal business interest ensured that I travelled with British Airways and not another carrier, where fellow travellers might have included an excitable England football squad.

In Asia, as indeed in North America, the view of Europe's problems seems that much clearer. The enterprise and energy of agile, fast-growing economies out East is plainly aimed at competing not just on a national or regional basis, but on a global scale. Europe — our manufacturers and service providers, on one hand; and our collective consumer market on the other — is the target.

It becomes easy to deduce that the strategies of European business must, in turn, be geared to the achievement of an advanced level of global competitive ability; and that

a necessarily constrained national market base is woefully inadequate, in this context. The global ambitions of British business, especially, need the foundation of a single, pan-European market in which we can trade and invest freely without (in the words of that time-honoured British entreaty to foreigners) let or hindrance.

Asian business people worry about us and Europe. For many of them, it is with our apparent stop/start attitude to Europe who are inscrutable. They need assurance that Britain will assert itself as an active, effective, integral part of Europe, because we provide their preferred gateway into the European Union, with all the very evident implications this has for new investment, employment and support services.

One of them is Chan Bae, managing director of Samsung Electronics which has relocated its European headquarters from Frankfurt to London and is investing £600 million in Britain. I have a particular interest in this burgeon-

EXECUTIVE VOICE



Sir Colin Marshall

ing British trade sector, as chairman of London First Centre, the inward investment agency for our capital city.

I sit up and take note when people like Mr Chan say, as he did recently: "Membership of the EU has made Britain a magnet for inward investment, attracting one third of all inward investment into the EU and, in our case, 50 per cent of Korean." The Samsung chief

was clearly speaking not just for himself, but on behalf of all overseas inward investors who flock to these shores.

The truly ironic thing about the inward investment market, as we have seen through the ever-growing jungle of pro-European/anti-European rhetoric, is that Britain is valued because we offer the best of both worlds. By that, I mean we provide the benefits of a sovereign state, with our own firmly focused economic policies, based on low inflation and a low cost of borrowing, along with other national attributes; while, at the same time, delivering unregulated access to the largest free trade zone on earth, as a fully-fledged partner in the EU.

This situation is something which neither commerce and industry, as represented by the CBI, nor Government, as confirmed variously by Messrs Major, Heseltine, Rifkind, Clarke and Lang; and would-be government, in the form of Messrs Blair and Ashdown, would be inclined to

change. So far as I can see, this comfortable status quo is also what the majority of so-called "Euro-sceptics" want to maintain. What then, if a dubious pun can be permitted, is the beef?

Certainly, there are serious, obvious concerns in Europe for our farming and fishing industries. I have to say there are also concerns for our airlines, in the case of state aid and subsidy to nationalised competitors. Transport is still not fully deregulated; and neither is another industry in which I am involved, telecommunications. There is still too much bureaucracy in Brussels and Jacques Santer's "prefecture" must be thinned out as, indeed, he seems to acknowledge readily. Things have to alter and the pace of change has to be quickened.

But this is not to do with any looming threat of political and monetary union. Concerns rest with the problems of completing the single European market as a free-trade consortium among like-minded, but essentially independent national business

communities. We want the heavy hands of politics and government lifted from the shoulders of enterprise and industry, not the other way round.

Those who peddle in spurious, doom-laden notions of the suffocation of British sovereignty do no service to the people of Britain whose prospects, in terms of both actual jobs at present and potential new ones in the future, depend arguably on single market opportunity for British firms, large and small, and for those investing here from overseas.

We must begin to look beyond the bovine imbroglio, which commonsense tells us will surely find harmony sooner rather than later, to the vital long-term task of getting European business truly fit for success in a global market.

For sure, that's the way it looks from a sensible distance.

□ Sir Colin Marshall is President of the CBI; chairman of British Airways; chairman of Incheape; deputy chairman of BT; and chairman of London First Centre.

BBA forced to drop Lucas takeover bid

By ALASDAIR MURRAY

THE threat of a major shareholder revolt has forced BBA Group to withdraw from launching a £25 billion takeover bid for Lucas Industries.

A campaign by Robert Fleming, the merchant bank, which holds a 4 per cent stake in BBA, was backed by institutional shareholders, including Threadneedle Asset Management and Standard Life.

The BBA board decided yesterday not to pursue a bid. It said in a statement that it was not satisfied Lucas shareholders would accept on suitable terms an alternative proposal to the planned £3.2 billion merger with Vario Corporation.

BBA would have needed to take on about £1 billion of debt and issue around £1.9 billion

of shares to pay for the deal. Its withdrawal leaves the field free for other bidders to try to derail the merger, which will take about three months to complete.

A number of companies have been linked with a further bid, including Landesmann and Linde, both of Germany. But there is a growing feeling in the City that BBA's failure to put together a suitable package would count against anyone else entering the fray.

Shares in Lucas fell 15p to close at 239p, while BBA was unchanged at 303p.

Mike Beard, director of communication at Lucas, said: "We welcome the statement which underlines the excellent shareholder value created by the merger. Our shareholders and customers have throughout given strong support for the merger."

Under Takeover Panel rules BBA will not be permitted to bid for at least three months, by which time the Vario merger will have been completed unless another third party mounts a bid.



Clive Reeks, left, and David Tooth, of Silk Industries, where annual pre-tax profits rose 12.6 per cent to £2.4 million. A final dividend of 4p makes a total payout of 6p

Casino firm sets sights on Europe

By ALASDAIR MURRAY

LONDON Clubs International, the casino group, is set to launch a major expansion abroad and is looking at new sites in Brussels, Athens, Cyprus and Dublin.

London Clubs already owns casinos in Egypt and France and will open a site in Beirut this year. Alan Goodenough, chief executive, said: "There are a number of exciting opportunities abroad, but there are still a number of legal hurdles to clear before we can develop these new sites."

The company yesterday announced a 13 per cent rise in its full-year pre-tax profits, to £33 million, on turnover of £167 million, up by 7.5 per cent.

The company's two upper-market London casinos, the Ritz and Les Ambassadeurs, performed strongly, and the London Park Tower, acquired in October, has fulfilled expectations.

The total dividend was raised 17 per cent, to 15.5p. A final dividend of 10.5p is payable on July 31.

Shares in the company rose 4p, to close at 527p.

BUSINESS ROUNDUP

Spring Ram warns of first-half loss

ROGER REGAN, chairman of Spring Ram, yesterday warned shareholders that the kitchens and bathrooms group would incur a first-half loss, with City analysts now expecting a deficit of as much as £8 million. Mr Regan said trading conditions in the first half of this year were worse than at the same time last year, when Spring Ram made a profit of just £900,000. In the full year, it incurred a loss of £43 million.

The continued bad performance, along with the slow progress of Spring Ram's attempts to sell its door and furniture operations, are set to bring further pressure on Mr Regan. He took control of the group three years ago when Bill Rooney, the founder, was ousted after a revolt by institutional shareholders. But, since then, the group has struggled and its share price has collapsed from 80p, to 16½p yesterday.

Pillar raising £44m

PILLAR, the property and investment group, is raising £44 million with a placing and open offer to fund expansion of its retail and leisure property portfolios. The company is issuing new shares at 160p each on a one-for-four basis. Existing shares fell 1p to 171p. Pillar saw a 95 per cent jump in pre-tax profits for the year to March 31, to £6.4 million. Earnings per share rose by 33 per cent, to 5.2p, and a final dividend of 3.2p will be paid, making 4.7p for the first full year after flotation.

Allders backs Swissair

ALLDERS has finally endorsed a planned £160 million sale of Alders International, the group's duty-free stores chain, to Swissair. The company yesterday said it would ask shareholders to vote against a lower offer by BAA, the airports operator, at an extraordinary meeting on Monday. A bidding war broke out this week after BAA and the Swiss airline lifted their opening bids by £15 million each. Swissair offered £160 million just hours after BAA lifted its bid to £145 million.

Critchley calls for cash

CRITCHLEY GROUP, the acquisitive cable identification and accessories company, is raising £11.5 million through a rights issue after recording a 27 per cent jump in pre-tax profits to £7.13 million for the year to March 31. One new share is being offered for every ten held at 810p each. Critchley's existing shares fell 43p to 942p. Earnings per share were 33.2p (27.1p), and a final dividend of 7.35p made a total of 10.55p (9.25p).

MP urges inquiry into Hephher pay 'scandal'

AN inquiry was demanded by MPs yesterday into BT's decision to pay £700,000 in salary to Michael Hephher, who stepped down as managing director last December (Jon Ashworth writes).

BT is keeping Mr Hephher on its payroll until August 1997, in spite of his £1 million-a-year post with Charterhouse, the investment bank.

Nigel Griffiths, Shadow Consumer Affairs Minister, urging Ofdel, the telecommunications regulator, to investigate this "scandalous" use of BT funds, said: "The competency of BT's management is brought seriously into question by this decision. What can be the possible business benefit of paying out such a large amount of money for no service?"

THE SUNDAY TIMES 1000 MAKERS OF SPORT



The determination of a champion etched on her face, Chris Evert powers her way into the pantheon of sporting greats. She joins other 20th century legends such as Henry Cooper, Little Mo Connelly, Di Stefano, Gareth Edwards and Dawn Fraser in Part 2 of the superb FREE series 1000 Makers of Sport

PLUS: LAWSON'S RECIPES

In the Style section, Therese Lawson reveals the dishes that helped Nigel to shed pounds, from cheese and apple soufflé to weeping leg of lamb with aubergine gratin

THE SUNDAY TIMES IS THE SUNDAY PAPERS

TOURIST RATES

	Bank Buy	Bank Sell
Australia \$	2.06	1.90
Austria Sch	17.61	16.11
Belgium Fr	51.55	47.25
Canada \$	2.215	2.055
Cyprus Cyp£	0.78	0.705
Denmark Kr	8.89	8.89
Finland Mkk	7.83	7.18
France Fr	8.41	7.76
Germany Dm	2.56	2.31
Greece Dr	368	363
Hong Kong \$	12.60	11.80
Ireland Pt	1.03	0.95
Israel Slik	5.44	4.79
Italy Lira	2487	2342
Japan Yen	161.80	165.80
Malta	0.596	0.543
Netherlands Gld	2.794	2.564
New Zealand \$	2.45	2.23
Norway Kr	10.65	9.85
Portugal Esc	255.00	236.50
S Africa Rd	7.26	6.46
Spain Ptas	207.00	194.00
Sweden Kr	11.03	10.23
Switzerland Fr	2.07	1.89
Turkey Lira	124414	116414
USA \$	1.642	1.512

Rates for small denomination bank notes (Barclays Bank rates, Friday close). Other rates apply to travellers' cheques.

THE SUNDAY TIMES

SHOP SOILED

Last Saturday night, only hours after his Facia retail empire had collapsed, Stephen Hinchliffe was at a party in his home town of Sheffield. Sipping drinks and amusing guests, he was already scheming about how he could revive his business... 9

Business Focus — The Sunday Times tomorrow

PAY LESS for what you say

NEW REDUCED PRICES!

London to India ONLY 74p!

London to USA ONLY 14p!

per minute*

about 40% less

- Worldcall costs about 40% less than BT for international calls.
- Call anytime, to anywhere in the world
- Pay for what you say, with per second billing.
- Enjoy high quality digital connections from your home or business.
- It's simple — just dial Worldcall first.

All major credit cards accepted. *Prices inclusive of Vat

Call 0181 900 9990

& pay about 40% less than BT for international calls

Worldcall

THE TIMES Subscriptions

The Times will match any subscription offer you receive from other daily national newspapers.

For further details please call us FREE on the following number:

FREEPHONE 0800 120 130

Lines open 7 days from 9am to 6pm

Offer available in the UK only

A WORKING WEEK FOR: JOHN FINBOW

Pot of gold at end of researcher's rainbow

Sarah Cunningham talks to a chemist who takes a down-to-earth view of his impending wealth after a lifetime in the laboratory

Monday
Tuesday
Wednesday
Thursday
Friday

JOHN FINBOW, the managing director of City Technology, is in the rare and happy position of knowing that, later this month, he will become a multimillionaire.

Although he is a successful businessman, the 50-year-old Finbow is also an unassuming research chemist who has spent much of his working life in a laboratory. He insists that the £8 million to £10 million he can expect to make, on paper at least, when City Technology is floated will not affect his life. "I'm not extravagant, I can't eat any more and I can't drink any more," he says, demonstrating a self-control some lottery winners would do well to emulate.

City Technology, which designs and produces gas sensors, is the latest company owned and run by former academics to come to the market. The offer size is expected to be about £45 million, with about £20 million of new money, which will go to pay off debts. The company will be valued at £75 million to £80 million. The offer will be priced on Thursday, and trading will begin on June 20.

Finbow owns about 14 per cent of the company, which will be diluted to around 10.5 per cent. Although he acknowledges that he could sell up and retire a rich man, he is happy to leave his investment with the company. "I don't need the money. Provided it's a good investment and continues to grow, as I'm sure it will, I'll stay there until such time as I need it," he says.

The company was formed by Finbow and fellow chemists — including Brian Hobbs, now technical director — at City University, London, in 1977. It stayed part of the university until 1993, when it was bought out for £24.5 million by the management team, backed by venture capitalists led by 3i.

Finbow now sees himself as occupying three distinct roles. He has been managing director since 1989, but considers that the least demanding part of his job. More taxing and interesting to him is his work in development and in sales and marketing. "Development is conceiving of an idea and getting others to turn it into a reality," he says. "It takes maybe 10 per cent of my time. About half my time is spent marketing: endlessly meeting customers, talking about problems, and doing a lot of travelling because 75 per cent of our product is exported overseas. You have to go and see your customers; otherwise, they forget you exist."

But above all, he says, "I like to think of myself as an entrepreneur, looking for opportunities in the market and then going downstairs and discussing with the guys how we can do it." His motivation is simple: "Ego," he says.

This unusual combination of scientific know-how, enthusiasm for marketing and driving ambition has helped City Technol-

ogy to triple in size in the past five years. Last year it made an operating profit of £5.8 million on turnover of £14.4 million.

The company's origins lie with a Ministry of Defence contract won by City University in the early Seventies to make a sensor for fighter pilots' face-masks that could monitor their supply of oxygen. A round of defence spending cuts meant that the contract was cancelled, but the technology worked and soon other customers came forward. Finbow and his colleagues found that the same technology could be used to monitor other gases. Their electronic and catalytic bead sensors are now widely used in the mining, petrochemical, power generation and steel industries.

"We tried to sell the technology," Finbow recalls, "but in those days venture capitalists hadn't been invented. Nobody saw the potential, nobody was interested. So being hungry and having young children, we decided to do it ourselves."

It was unusual for a company to be set up within a university, but, he says, "the powers were quite keen". By contrast, "in the departments and among some individuals there was a fair amount of hostility".

In spite of that, he remembers it as an ideal environment in many ways. "We had a wonderful arrangement because the university was really like a banker and if we wanted materials the university would pay up, and we also didn't have to worry about salaries. It was a marvellous nurturing environment. We could get on with the job in hand of designing and building sensors."

The company gradually got too big for the City University buildings in Clerkenwell and its managers eventually approached him and asked: "Would you like to relocate because we'd like to build some lecture theatres?" The company took the hint and moved to Portsmouth, attracted by the good access and a well-trained workforce. But it was the beginning of the end of its relationship with City University. "When we were down in Portsmouth, the university completely lost contact except as a shareholder and I think they didn't understand what we were doing and talking about and they had their own plans for capital investment. I told them they were selling too soon, but wearing my managing director's hat it was good for our shareholders who got the company for a good price," Finbow says.

Kleinwort Benson handled the sale process and, although a number of companies expressed an interest, the managers won out. "We hankered after having a go ourselves and valued our independence," he says.

Although he had never imagined himself managing a rapidly growing private company, Finbow says that he never felt out of his depth entering the commercial world. "One surrounds oneself with professional advisers, finance directors, people who can look after the

details," he says. "When you are successful, it is not difficult to organise and manage. It is when you get into trouble that you need a different kind of manager and probably a different kind of person to me," he says.

Personally, the move away from London has meant great happiness for Finbow and his wife, Toni, who teaches dyslexic children. They moved their family of four boys to the peace and quiet of Romsey, 30 miles from Portsmouth, on the edge of the New Forest. Their house has a large garden, which he enjoys working on, when he has the time. Their youngest son, Dominic, 14, is at school, while Ben, who is 19, is at Reading University studying engineering ("Bless his heart"). Oliver, 23, is a full-time rower with ambitions to compete at the Sydney Olympics in the year 2000, while their eldest son, Alex, is 24 and currently does walk-on parts for television programmes



John Finbow has three distinct roles, but likes to think of himself as an entrepreneur above all. His motivation is simple: "Ego," he says

and films. He wants to set up a video company, with which his father will become involved.

His sons have very different lives from what Finbow experienced growing up in Paddington, west London, the son of a builder. His only worry about them is that they could become spoilt. "I don't want them to feel that they're going to inherit millions of pounds, so they can sit around and do nothing. They've got to go out and make their own way. What we can do is to give them a start."

Finbow has few worries about the future of the company, which is looking to new markets in monitoring pollution and

developing improved carbon monoxide alarms for homes. The company's skill, he says, is in taking existing technology and adapting it for mass-market production. "We have no big rivals; it is very difficult for anyone now to come into the market. It would take two or three years, and nobody is that committed to doing it," he says.

British scientists have always been considered excellent at science, but bad at turning ideas into products. This is unfair, Finbow argues, saying: "The scientists are very good at developing things but unfortunately are not often given the opportunity to take them to market and sell

them. They are usually taken over by accountants and other professionals, who don't have a clue about the product." He adds: "If someone like Clive Sinclair were starting today, the enterprise culture would probably make him very successful. But he struggled because he didn't have funds. He was way ahead of his time; he just wasn't supported."

Finbow blames City short-termism for the problems of his predecessors, but does not mind taking a short-term view himself occasionally — when the drama of flotation is over, his plan is to "drink copious quantities of ale, cut the grass in the garden and put my feet up".

HIDDEN ASSETS

Artistic chemistry that cures the office blues

Joanna Pitman on how Boots created a splendid gallery of contemporary work

Boots the Chemists has recently installed a magnificent collection of contemporary works of art, specially commissioned for its new headquarters in Nottingham. The company has a long tradition of artistic and architectural patronage and is perhaps best known in this area for its famous Grade I listed D10 factory at Beeston in Nottingham.

Designed by Owen Williams and completed in 1932, it is now recognised by architectural historians as a pioneering work of English Modernism.

The new group headquarters, however, is a single-storey building, also in Nottingham, designed by Amec Design and Management. The interiors are ideal for large-scale contemporary art — white walls with muted complementary colours and wide open spaces washed with natural light.

The dignity and simplicity of the surroundings required careful artistic commissioning to produce a collection that would both complement the spaces and reflect the culture of the company.

James Knox, of Art for Work, acted as consultant on the project. "The patience and skill required in an act of genuine patronage have as their goal the production of works of art that benefit both the company and the artist at every level."

"The pitfalls are avoided by matching the right artist to the right subject. Ultimately the finished works must enhance both the working environment and the reputa-

tion of the artist." The collection he assembled has already proved successful from both the corporate and the artists' point of view; a number of the already distinguished artists have since been elevated to greater public triumphs.

Philip Hughes, for example, was commissioned to design a pair of wall rugs to be hung at the entrance to the main interior office. Hughes was inspired by an aerial view of the River Trent as it flows through an urban landscape. Since his work was hung, he has been

appointed chairman of the National Gallery in London, the first artist chosen for the post. For the central meeting area of the building, Steven Newell, the glass engraver, was commissioned to design a stained-glass screen. He produced a huge piece of intricately designed coloured glasswork, which dominates the end wall. The design derived from his studies of a pestle and mortar and is considered to be his most ambitious and unusual work to date.

Leonard McComb, Keeper of the Royal Academy

Schools, was chosen to design another tapestry for the boardroom. His design responded not only to the sophisticated demands of the patron's brief, but also to his own extensive artistic experience. He created an unusually fluid and serene image of fish swimming among a coral reef.

Another carefully chosen subject was handled by Richard Perry, the Nottingham sculptor, who was asked to create a pair of bronzes to stand outside the entrance of the building.

Perry, who is often inspired by the forms and colours and movements of nature, designed a pair called *Willow Cube* and *Pine Cube*, which he cast in bronze from plaster.

Meanwhile, the 1932 Boots factory, hailed as "an icon of British Modernism", has been restored and refurbished by Amec Design and Management in consultation with English Heritage.

As Peter Fawcett, Professor of Architecture at Nottingham University, points out: "The process of conserving Modern Movement buildings is notoriously problematic. The importance of this project is that Boots decided to inject a new lease of life into a Grade I listed building while maintaining its original commercial purpose."

"That its enhanced performance standards have been achieved without detriment to the ethos of Williams's masterpiece indicates another chapter in the history of the conservation of Modernist buildings."



Leonard McComb, Keeper of the Royal Academy Schools, designed this tapestry for the boardroom

NO BANDS
NO MEDICAL
NO LIMIT
NO QUIBBLES
NO CONTEST

How often have you thought about taking out medical insurance, only to be put off by one thing or another? Well, you've just run out of excuses, thanks to a new concept from HealthCare Europe.

As our name suggests, the important difference is 'care'. Because we believe there's more to medical insurance than simply settling bills. Consequently, everything about HealthCare Europe medical insurance is designed to make you feel better, right from the word go.

Joining is easy, with no medical examination and no hospital bands.

Understanding your benefits is easy, with no overall limit or restrictions. Claiming is easy, with no complicated forms, just a simple phone call.

And a phone call is all you need for peace of mind. You can speak to one of our qualified medical advisers, anytime you need advice.

A phone call is also all it takes to find out more. Freephone 0800 737377 and ask for details, now, or complete the coupon below and freepost it to HealthCare Europe Limited, Freepost 22 LON8226, London W1E 1QH.

HealthCare
EUROPEAN MEDICAL INSURANCE

INTRODUCTORY OFFER

Take out a HealthCare Europe plan now and get free worldwide travel insurance for 12 months (worth £120)

Name _____	Postcode _____	Telephone No. _____
Address _____		
Date of Birth _____	Partners DOB _____	Cover for Children Yes/No _____
No. of Children _____		

T0806

[illegible]



IN RHYTHM 33

Trusts dance to the tune of small savers

WEEKEND MONEY

LOST PENSIONS 34

Why women lose out when they retire



Endowments are left in the shade

Caroline Merrell on why many savings plans may not yield enough to repay the mortgage

Millions of home owners will enjoy cheaper mortgages after this week's cut in base rates. However, the cost savings for many may be counteracted by higher premiums on endowments as it becomes increasingly clear that many savings plans are not on track to pay off loans.

Some of the UK's biggest life insurance companies, including Royal Life, Pearl and Legal & General, have been forced to contact their policyholders to alert them to the problem. Others, such as Prudential and Norwich Union, are monitoring the situation to see whether they need to take action, while Standard Life and Scottish Amicable are leaving it up to their clients to make contact to try to find out whether they need to pay more in to their savings schemes.

Many policyholders could face substantial increases to their premiums on the back of the dwindling returns earned by their endowments. Pearl, for instance, has contacted 30,000 policyholders from a total of 440,000 to warn them of the possible shortfall between their policies and the mortgage.

Pearl claims that around two thirds of these clients face increases in premiums of less than £120 a year, while the worst affected could end up paying £300 more a year in premiums.

Royal wrote to a selection of its policyholders two years ago to point out that they could have to increase their premiums to ensure that their mortgages were paid off.

Chris Hudson, Royal Life spokesman, said the company was now writing to all its with-profits endowment policyholders to alert them to a change in the way policies are reviewed. He also said the company would be contacting a number of these to warn them about a possible shortfall.

Some financial advisers are predicting that if no action is taken, some of the shorter-term policies could end up being about £5,000 less than the £50,000 average mortgage.

John Hylands, Standard Life general manager of marketing, on the other hand, is confident that the 1.6 million policies sold by the company are on track to meet their target. He said: "We have been achieving returns over about 10 per cent on our policies, so we feel confident that the policies are on target."

At the height of the housing boom nine years ago, about 80 per cent of those taking out a mortgage also took out an endowment aimed at paying off the loan at the end of the mortgage term. Figures from the Association of British Insurers show that nearly seven million endowments were sold from 1987 to 1989 alone.

These savings plans were offered by the majority of the biggest building societies through their tie-ups with life insurance companies. Halifax, for example, had a tie-up with Standard Life, Alliance & Leicester was linked up with Scottish Amicable, while Nationwide sold the policies of Guardian Royal Exchange — now called Guardian.

Prospective homeowners were told that not only would they have enough to pay off their loans at the end of the term, they would also have an extra tax-free lump sum when their policy matured.

The premium rate for these policies was determined by standard projections and standard charges. Until 1988, those offering with-profits endowments were allowed to assume that they would grow annually at a rate of between 7 and 10.5 per cent, and that standard charges on the policies would apply. The premium rates on these policies were set using these projected returns.

Unfortunately, many companies have failed to produce the returns necessary to match these projections, and the charges on policies have risen sharply — by up to 20 per cent in some cases.

A recent survey by *Money Marketing*, the trade magazine, showed that the average return over the past ten years on an endowment policy was about 9.8 per cent, while the lowest was 6.8 per cent. Over five years, the returns have been even lower, averaging about 8 per cent, with the poorest performers hitting 5.5 per cent.

Securitized Endowment Contracts, the independent financial adviser, monitors the performance of endowment contracts. Max Rosen, managing director, said the company had recently surveyed 300 policies from a number of the biggest life insurance companies. He said: "We think that around 60 per cent of these policies are not on track to pay off the mortgages as they were intended."

Mr Rosen added that if the trend of falling bonus rates, caused by falling investment returns and low inflation, continued over the next five years, then the majority of endowments would have to be reviewed.

choice of five options. For those who have less than ten years to maturity, or whose policies are less than £10 a month, it suggests saving up in a building society account to pay off any shortfall. The amount you need to save depends on the projected shortfall. It is also suggesting that these people could top up the premiums on their existing plans. One further option is to pay off part of the original loan. Some lenders allow this, while others may charge.

If you have a long time to go before the policy matures, you could choose to do nothing, in the hope that the performance of the endowment will improve. The low investment yields being experienced at present because of low inflation and low interest rates may not continue for ever.

You should not surrender your policy as most life insurance companies impose large surrender penalties.

Any action you choose to take depends on your circumstances. Pearl, for instance, is giving its policyholders a

claims that it will be able to provide the figures within 48 hours.

MOST AT RISK

The endowments that are most likely not to be able to pay off the loan are the shorter ten-year and 15-year contracts. These have had the most severe cuts in bonus rates. Those companies that have the poorest performing policies will also be more at risk than better-performers. According to a recent survey, the poorest performers over ten years included Eagle Star, Royal Life, Scottish Amicable and Scottish Life. Also most likely to be at risk are the "low-cost" endowments where generous projections were used to keep the cost of premiums down.

ACTION PLAN

Any action you choose to take depends on your circumstances. Pearl, for instance, is giving its policyholders a

choice of five options. For those who have less than ten years to maturity, or whose policies are less than £10 a month, it suggests saving up in a building society account to pay off any shortfall. The amount you need to save depends on the projected shortfall. It is also suggesting that these people could top up the premiums on their existing plans. One further option is to pay off part of the original loan. Some lenders allow this, while others may charge.

If you have a long time to go before the policy matures, you could choose to do nothing, in the hope that the performance of the endowment will improve. The low investment yields being experienced at present because of low inflation and low interest rates may not continue for ever.

You should not surrender your policy as most life insurance companies impose large surrender penalties.

Any action you choose to take depends on your circumstances. Pearl, for instance, is giving its policyholders a

claims that it will be able to provide the figures within 48 hours.

MOST AT RISK

The endowments that are most likely not to be able to pay off the loan are the shorter ten-year and 15-year contracts. These have had the most severe cuts in bonus rates. Those companies that have the poorest performing policies will also be more at risk than better-performers. According to a recent survey, the poorest performers over ten years included Eagle Star, Royal Life, Scottish Amicable and Scottish Life. Also most likely to be at risk are the "low-cost" endowments where generous projections were used to keep the cost of premiums down.

ACTION PLAN

Any action you choose to take depends on your circumstances. Pearl, for instance, is giving its policyholders a

claims that it will be able to provide the figures within 48 hours.

MOST AT RISK

The endowments that are most likely not to be able to pay off the loan are the shorter ten-year and 15-year contracts. These have had the most severe cuts in bonus rates. Those companies that have the poorest performing policies will also be more at risk than better-performers. According to a recent survey, the poorest performers over ten years included Eagle Star, Royal Life, Scottish Amicable and Scottish Life. Also most likely to be at risk are the "low-cost" endowments where generous projections were used to keep the cost of premiums down.

ACTION PLAN

Any action you choose to take depends on your circumstances. Pearl, for instance, is giving its policyholders a

claims that it will be able to provide the figures within 48 hours.

MOST AT RISK

The endowments that are most likely not to be able to pay off the loan are the shorter ten-year and 15-year contracts. These have had the most severe cuts in bonus rates. Those companies that have the poorest performing policies will also be more at risk than better-performers. According to a recent survey, the poorest performers over ten years included Eagle Star, Royal Life, Scottish Amicable and Scottish Life. Also most likely to be at risk are the "low-cost" endowments where generous projections were used to keep the cost of premiums down.



Direct in its lowest offer yet

Direct Line delivered its strongest challenge to the high street lenders by cutting its mortgage rate to 6.05 per cent from 6.3 per cent, substantially undercutting the biggest building societies, which settled their rates around the 6.99 per cent mark.

The company also moved on the savings side by lowering rates on higher balances, but increasing the rate on those with balances of £500 to £999 to 4.5 per cent. The high street lenders have yet to make any move on savings, but all are indicating further cuts.

Jim Spowart, Direct Line financial services managing director, said: "Our new rates offer far better value than high street banks and building societies, including the mutuals."

A £60,000, 25-year variable rate repayment loan with Direct Line will now cost £367 per month at 6.05 per cent. This compares to the monthly repayment rate of £402 on the equivalent Halifax mortgage — a saving of £420 a year.

Direct Line's rate also undercuts some offered by those lenders committed to mutuality. For instance, it is lower than Bradford & Bingley's variable rate, which was cut to 6.74 per cent from 6.99 per cent, but higher than the 5.99 per cent rate offered by Bradford & Bingley's direct arm. Direct Line's rate also undercuts that of the Nationwide's 6.74 per cent.

Other low rates announced this week include 6.24 per cent, down from 6.46 per cent, at the Coventry Building Society for borrowers who have been with this society for more than five years.

Ian Darby, marketing director of John Charcol, mortgage broker, said he thought there would be no immediate reaction in the fixed rate mortgage market to the rate cut, but added: "Longer-term fixed rates of more than five years may increase slightly."

Weekend Money is edited by Anne Ashworth

Checklist for shortfall fears

If you think you have an endowment policy that is not on track to pay off a mortgage you can check this in a number of ways.

COMMUNICATE

If you bought your endowment through a bank or building society — by far the most common route — or through a financial adviser or life insurance salesman, contact them about your fears. They will be able to find out under what assumptions the policy was sold to you and contact the company to ascertain how the policy is doing, and whether any action needs to be taken.

You could also contact Securitized Endowment Contracts (SEC). For a sum of £10, SEC will provide with-profits endowment policyholders with a valuation, plus an idea of what their estimated maturity could be, and whether it will result in a deficit or surplus on the mortgage. SEC

claims that it will be able to provide the figures within 48 hours.

PERSONAL INVESTOR

economy, but arguably unquoted are the more sensitive of the two. So, 3i's last difficult years came when the UK economy went into recession in the early 1990s, and the group's strong performance since listing owes something to the economic growth with which this has coincided.

So, if you believe that the UK economy is heading downwards, 3i is not the stock for you. Merrill Lynch believes that although the economy clearly dipped towards the end of 1995, fundamentally the UK remains well placed, with GDP growth forecast at 2.5 per cent for 1996 and 3.7 per cent for 1997. This would continue to provide a good backdrop for the group. Keep an eye out, though, for any signs of sustained economic weakness, as this would undoubtedly take its toll of 3i's assets.

Also, like all investment trusts, 3i does not necessarily trade at its net asset value (NAV). Some trusts trade at "premiums" to NAV, but at the moment the majority trade at below NAV, at a discount. 3i began life at a discount in the 'teens, but was smartly rerated to trade at a small premium. Why? Partly, no doubt, because investors perceived

that it was well managed and operated in a favourable background.

Another reason, though, was that only around 45 per cent of the company's shares were sold. As a result, index funds found it hard to buy their desired weightings. Last summer, another tranche of shares were sold, and on Thursday it was confirmed that the remaining big block of bank shares, NatWest's 17 per cent, was also to be sold. Index-related demand will therefore become a much less significant factor.

Finally, its non-UK assets must deliver the same level of returns as the UK. Last year, dull European economies and relatively dull markets for European smaller companies led to a 13 per cent return from this portfolio, against 28 per cent from the UK.

Buying any share is a balancing act, but the scales seem unusually even for 3i. In its favour: a strong record, a clear strategy and, in Merrill's view, a helpful background. Against: the company's rating could have more downside than upside, and the risks of getting the UK economy wrong could be substantial. We would hold on to 3i's shares but keep a lookout for any signs of economic weakness in the UK.

PHILIP MIDDLETON
Investment Trust Analyst, Merrill Lynch

Keep a weather eye on 3i

As the top brass of 3i look out from their offices overlooking Waterloo station, they have every reason to feel content. The past few years have been ones of substantial progress, and achievement. The company's successful float in July 1994 established it as the UK's largest investment trust: membership of the FT-SE 100 club followed shortly thereafter, and since flotation of the company's shares have usefully beaten the UK market, returning 72 per cent with dividends reinvested, against 34 per cent for the All Share.

Just as importantly, the strategic changes ushered in by Ewen Macpherson, the current chief executive, and Brian Larcombe, the finance director, have stood the company in good stead. Costs remain under control. The company is exiting gracefully from a dalliance in the US and its network of offices throughout the UK continues to generate a steady stream of investment opportunities. The group invested £610 million in the year to March 31, 1996.

However, investment trusts' performance depends on the behaviour of their underlying assets and getting on for 90 per cent of 3i's assets are in UK companies, the bulk of which are pretty small. For example, only around 18 per cent of 3i's investments have a pre-tax profit of £5 million or more. Smaller companies, both quoted and unquoted, are sensitive to the health of the UK

that it was well managed and operated in a favourable background.

Another reason, though, was that only around 45 per cent of the company's shares were sold. As a result, index funds found it hard to buy their desired weightings. Last summer, another tranche of shares were sold, and on Thursday it was confirmed that the remaining big block of bank shares, NatWest's 17 per cent, was also to be sold. Index-related demand will therefore become a much less significant factor.

Finally, its non-UK assets must deliver the same level of returns as the UK. Last year, dull European economies and relatively dull markets for European smaller companies led to a 13 per cent return from this portfolio, against 28 per cent from the UK.

Buying any share is a balancing act, but the scales seem unusually even for 3i. In its favour: a strong record, a clear strategy and, in Merrill's view, a helpful background. Against: the company's rating could have more downside than upside, and the risks of getting the UK economy wrong could be substantial. We would hold on to 3i's shares but keep a lookout for any signs of economic weakness in the UK.

PHILIP MIDDLETON
Investment Trust Analyst, Merrill Lynch

"With MoneyBuilder Plus

I pay no entry or exit charges and get top performance."



27%*
GROWTH
LAST YEAR

If you're looking for real value in no-load PEPs you've got to think about performance too. You need to find the right performance for the right price. MoneyBuilder Plus can give you exactly that.

What's more it invests in an international hand-picked selection of Fidelity's own funds to give you a truly worldwide PEP!

No. 1 Fund

Last year MoneyBuilder Plus grew by 27%* making it the No. 1 fund out of 69 funds in its sector.* But, this performance is no flash in the pan — over the last five years its average

annual return has been 15%, earning it a coveted five star performance rating from Micropal — the highest there is.

No entry or exit charges.

Like all Fidelity MoneyBuilder products, MoneyBuilder Plus has no entry charges. Nor do we impose exit charges* to stop you leaving us. We want you to stay with Fidelity because you're happy to, not because you have to.

Take advantage of your 96/97 PEP now.

So, for a PEP that gives you the best of both worlds, find out more now. Call us on 0800 414171. The call is free and you are under no obligation.

0800 414171
Call free 9am-6pm. Open 7 days.
Or contact us on <http://www.fid-intl.com/uk>

Fidelity Direct
Take a wiser line with your money.

To: Fidelity Direct, PO Box 88, Tonbridge, Kent TN11 9DZ. Please send me information on Fidelity MoneyBuilder Plus.

Fidelity will not disclose any of the details below outside the Fidelity Investment marketing group.

Name

Address

Postcode

*Source: Micropal offer to bid to 1.5.96 with gross income reinvested. 5 year performance +102.7%. Fund of fund sector. †Subject to Inland Revenue rules on qualifying investments within a PEP. ‡Other than the effect of the bid-offer spread. Past performance is no guarantee of future returns. The value of units and income from them may go down as well as up and an investor may not get back the amount invested. Tax assumptions may be subject to future statutory change and the value of tax savings and eligibility to invest in a PEP will depend on individual circumstances. Fidelity PEPs are offered by Fidelity Investments Limited, regulated by IMRO and the Personal Investment Authority. Fidelity only provides information about its products and will not give investment advice based on individual circumstances. TMFS

For those who would like independent financial advice, Fidelity products are also available through Independent Financial Advisers.

A slice out of life savings

Caroline Merrell and Sarah Jones
on how charges hit investments

Pity the poor investor. His money can be eaten away morsel by morsel in charges. After the middleman (the financial adviser, broker or salesman), fund manager and insurance company have had their slice, the investment cake certainly will not have any cherries or icing on top. In the first few years of a policy, the investor can be left with just a few crumbs.

However, there is some good news. Under the influence of newcomers, such as Virgin which has introduced low charge personal equity plans (Peps), charges under being reduced. The disclosure regime, introduced in January 1995, also forces fund managers and insurance companies to make a clean breast of their charges. Disclosure has, however, not hastened the reduction. Good performance must always be the overriding factor in any investment decision. But the impact of charges can decrease the prospect for profit, which means that even those who study the performance leagues are now increasingly checking out charges and other vital statistics, such as the mysterious free asset ratios. We answer your questions.

Q What level of charges can I expect to pay on a pension or endowment policy?

A When it comes to life insurance products, such as savings bonds, endowment policies and pensions, charges can take a greedy slice of the investment cake. On a single premium life bond, such as with profits or distribution bond, commission is around 5 per cent.

However, on longer-term products, such as pensions and life insurance, commission may gobble up the majority of the investment in the early years. You will be told how much this commission will be in the product particulars. For example, on a £100-a-month pension plan, it may amount to around £832.

You will also be told in cash terms what all the other deductions will be. These will include fund management charges (on average 1 to 1.5 per cent a year), administration and policy charges (£2-£5 a month) and possibly renewal commission. You will also be provided with a surrender value for the policy, or a transfer value for a pension. This figure is a good indicator of the overall impact of the charges in the early years.

The Money Marketing with-profits pension and endowment survey (£3.75 from customer services, 0171-292 3707) showed that surrender values after five years on a £20-a-month, 25-year term policy varied from £3,671 (Equitable Life) to £2,264 (Eagle Star), with a mean of £2,905.

Q Where can I find out more about how endowment and pension schemes compare?

A The Money Marketing survey rates schemes on various criteria, including surrender values, showing clearly the impact of charges. For example, if you make a single payment of £25,000 into a pension plan, over 35 years the Prudential will deduct £227,845 in charges. Royal Insurance deducts just £13,000.

Q What sort of charges can I expect to pay for a unit or investment trust?

A The first slice off a unit trust is the initial charge, which can be as high as 6 per cent. Typically half goes in commission to the middleman. The initial charge equates to the bid/offer spread, that is the difference between the quoted buying ("offer") price and the selling ("bid") price of units on a given day.

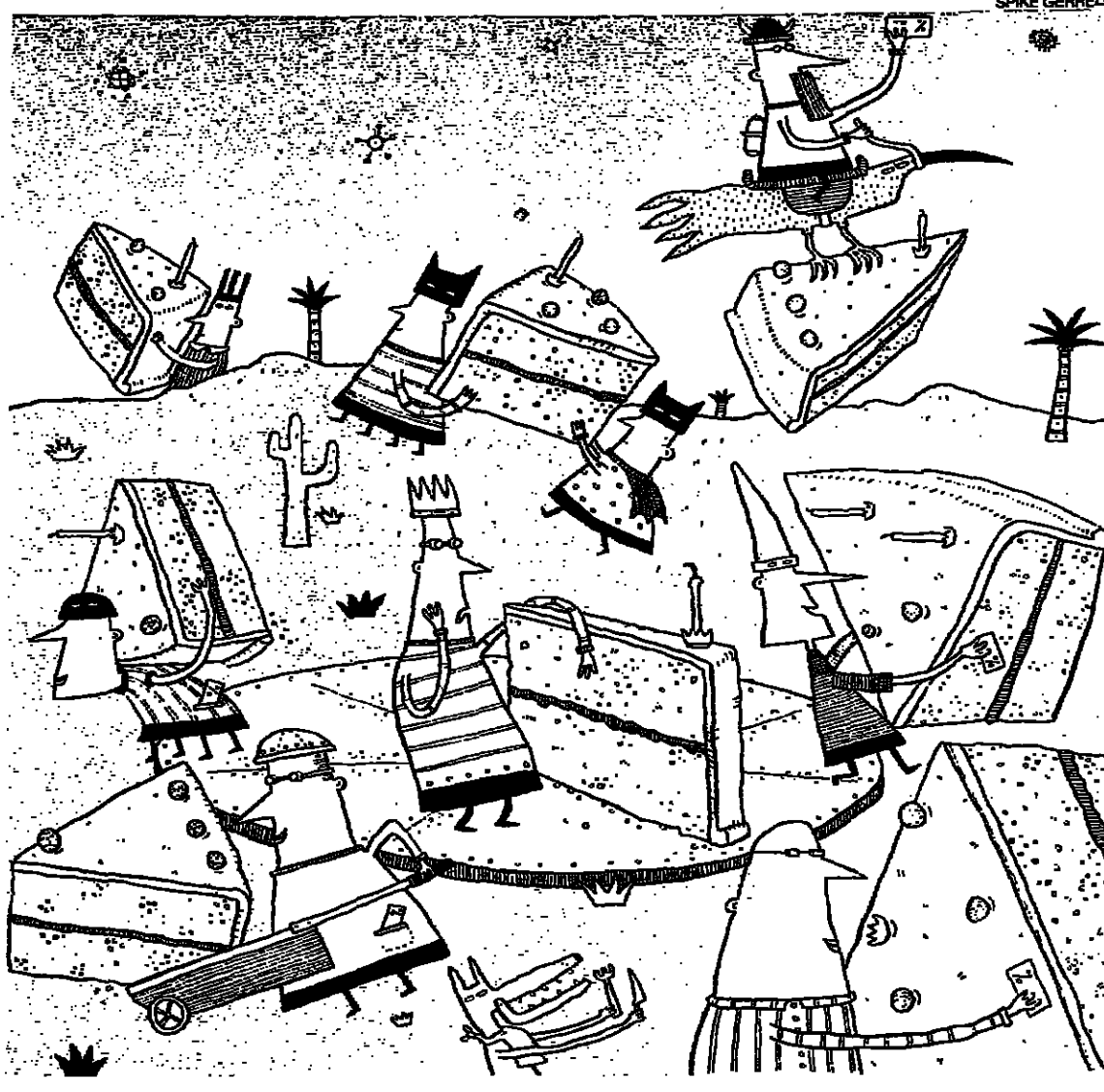
Sometimes the initial charge on a personal equity plan (Pep) is less than the bid/offer spread of the unit trust. Even then your investment has to perform by, say, 6 per cent to even start making money. The next slice comes from the annual management charge. Between 0.5 and 1.5 per cent will be taken out every year and over five or more years can add up to a substantial amount. With Peps that can include a renewal commission to the middleman. These charges are not performance-related. Even if the managers do a very poor job of stock picking they pick up their fees. However, charges are coming down; the average initial charge is 3 per cent. However, top performers such as Perpetual continue to have high charges, sure in the knowledge that their investments will attract customers.

Q How about investment trusts?

A Investment trusts can work out cheaper than unit trusts. Since you are buying and selling through the stock market, as opposed to through the fund manager, you will have to pay stockbrokers' commission — typically 1.5 per cent plus 0.5 per cent stamp duty. Annual management charges tend to be lower at 0.5 to 1 per cent. There will, however, be charges when you sell.

Q So typically how much does that mean?

A Say you invest £10,000 for five years in the Gartmore European unit trust. The initial charge



will be £560 and, assuming an annual growth of 10 per cent, the annual management charges amount to a further £620, a total of £1,180. Alternatively, put the same amount in the Gartmore European investment trust. You would pay £150 in stockbroker commission and another £50 in stamp duty. Annual management charges amount to £485 and when you sell the trust there will be £228 in stockbroker commission, a total of £913.

Q Where is it possible to get discounts?

A Generally you will get a discount, or rather a reduction in commission, for an execution-only deal. That means you have to know what you want, since you will get little advice. Discount houses include Chelsea (0171 351 6022), Garrison (01482 861455), Pep Shop (0115 982 5105), BEST Investment (0171-321 0100) and Allenbridge (0171-409 1111).

Alternatively go to a fee-based independent financial adviser. For a list of firms contact Money Management (01179 769444).

WHAT TO LOOK FOR IN AN INSURER

OVER the past few years, a factor called financial strength has become increasingly important when choosing policies.

There may well be some strong reasons for not buying the policies offered by certain companies because they are financially weak. Companies in this position could be taken over — an action which may not always prove to be in the interests of the policyholders.

Financially weak companies may not always be able to invest as freely as they would like, because they have to keep more of their investments in fixed interest securities to ensure that they meet their liabilities.

On the other hand, a takeover, or a demutualisation, may bring an extra bonus to the policyholder.

Q How is financial strength of a company measured?

A The most common measure of financial strength is the free

asset ratio, which is, as its name suggests, the assets that the company has after it has met all its liabilities. Professional opinion is divided about how useful this figure is.

Some believe that if this ratio is under 10 per cent, then the company could become a takeover target, while other observers believe that a figure of under 5 per cent is a more relevant yardstick.

If the company is the subsidiary of a bigger and stronger company, this figure may not be so relevant. Friends Provident, Sun Alliance, Britannic Assurance, Colonial Mutual, Clerical Medical, Sun Life and Guardian Financial all had free asset ratios of under 10 per cent in 1994 — the latest for which figures are available.

Clerical Medical is being merged with Halifax Life, while Sun Alliance is going through a merger with Royal. Friends Provident is considering its options for the future, which might include a takeover or a demutualisation.



COMMENT
ANNE ASHWORTH
Personal Finance
Editor

Supermarket sweep for investors

Kenneth Clarke is obviously a secret fan of Tesco. Shortly after the supermarket chain announced that its new loyalty card would be paying a 5 per cent interest rate on deposits, the Chancellor, an unassuming trencherman, acted to make this offer to look even better.

Those previously faithful to other chains will begin to haunt Tesco's aisles, not so much for the foodie delights, as for the generous rate of return paid by the new financial services department. For the sure, extra sales of groceries will more than compensate for the interest rate bill.

In spite of this week's base rate cut, the Tesco Clubcard Plus rate is fixed until the end of the year. The building societies, meanwhile, are in a quandary. Caught off-guard by the Chancellor's surprise base rate reduction, they were, at first reluctant to decrease their mortgage rates. They are now equally hesitant to drop savers' rates. But these qualms will be short-lived.

The four top-ten societies that are en route to the stock market, and preparing to make themselves alluring to shareholders have no wish to see their margins further squeezed. These aspiring plc's want the crucial interest rate margin between loan and investment rates to stay at its current level of about 2 per cent. The Halifax, Woolwich, Alliance & Leicester and Northern Rock are also sure in the knowledge that their customers will not be inclined to stray for fear of losing their payouts.

Those societies engaged in a love affair with mutuality may be slower to lower their investment rates. But they too have no desire to see their margins grow still slimmer.

Besides being an opportunity for Tesco, this latest rate cut may be the chance for Direct Line, to date better known for car cover, to make the hit in savings that it has achieved in insurance. So far, deposits have not arrived with the speed of the little red phone. Now Direct Line's savings division has moved to increase, rather than decrease, some of its savings rates. This kind of competition may ensure that the societies decide to trim a little less from their already anorexic rates.

System taxes your patience

THE anomalies and inconsistencies in the self-assessment tax system that have already come to light would fill a small volume. This week, two further examples have been discovered. One benefits the self-employed (a first), the other makes their lives more difficult.

As we report on page 32, the self-employed who contribute to a pension plan before July 1, backdating the payment to 1995-96, can reduce their tax bills by 40 per cent of the amount invested. The tax will finally be payable but not until 1998. In brief, an interest-free loan from the Inland Revenue.

This loophole may console a few parents applying for student grants for their children. As a result of one part of government having no idea of what the others are doing, local education authorities are continuing to ask for a 1996-97 schedule D tax assessment form. This provides proof of the parent's income, crucial to the whole application.

However, as Geoff Edwards, of Grant Thornton, the accountancy firm, points out, it is impossible to produce this document, as no such assessments will be issued this year, in the self-assessment transition period.

Rumour has it that the authorities were warned earlier this year that the assessments would not be available. If officialdom cannot cope with the rigours of self-assessment, what chance is there for the ordinary taxpayer?

Protecting the public

THIS week Richard Youard, the Investment Ombudsman, revealed that he had paid out £220,000 in claims to wronged investors. A significant, but undisclosed percentage of this sum, went to the customers of one firm, whose identity is also under wraps.

The mysterious firm's advisers put clients into high-risk schemes, although most had specified the reverse. Staff were acting under duress, fearful for their jobs. One adviser questioned by the Ombudsman's office, remarked that his "hands would have been chopped off" if he had not followed "the party line".

This firm is now being investigated by one of the industry's watchdogs. But this is not enough.

The firm continues to operate, evidently with official authorisation. Unaware of its reputation, new clients could be entrusting their savings to its care. This secrecy is shielding only the firm's directors, not the public. It is a serious flaw in the system of investor protection.

SARAH JONES

MasterCard goes for goal in Euro 96

AS EURO 96 kicks off today MasterCard, its sponsor, will be hoping to score a few goals of its own. A new advertising campaign launched this week attempts to persuade us that we can use our MasterCard as much as our Visa wherever we want.

MasterCard/Access accounts for 40 per cent of the UK market and Visa 60 per cent. George Strachan, senior vice president (Europe) of MasterCard International, said: "Many people do not realise that the MasterCard logo is actually on their credit card. Ninety-five per cent of the product is used at home."

We need to show people that MasterCard is understood and accepted globally."

The move comes at a time of a few on-pitch scuffles among the card providers themselves.

American companies, such as Advanta, People's Bank and soon to launch Capital One, are muscling in on the UK market with low-cost, no-frills cards. People's Bank has a 14.4 per cent APR and no annual fee.

The reaction of other issuers is twofold. First, rates have been lowered but only for new customers and only for an initial period. NatWest offers

new customers 12 per cent APR until August next year. The rate then rises to the normal 22.9 per cent. Secondly, issuers are expanding incentives and loyalty schemes. Last month Barclaycard joined NatWest in giving cardholders Air Miles.

Mark Austin, of RBS Advanta, says: "Many of the cards with incentive to spend are just a transaction tool, a form of debit card. We believe credit cards should be a cheap way to borrow. Our competitors do not want to get into a pricing war but they may have to. If customers move to a low-rate card, the issuers

will be left with the unprofitable customers — those who pay off their bill in full. So they will have to rethink the loyalty schemes, and logically you should gain points for how much you pay, not in transactions but in borrowing."

Like any loyalty scheme, you have to be a big spender to get the rewards. With Midland's Choice, you can reclaim the annual card fee if you spend £2,200. With Barclay Card's Profile, if you spend £21,000 you get two tickets to see Grease.



MasterCard seeks blossoming sales with a new campaign

NATIONAL SAVINGS

today's offer

WIN A
£1 MILLION
EVERY MONTH
OR YOUR
MONEY BACK

350,000
TAX-FREE PRIZES EVERY MONTH

key plus
points

£1 Million monthly jackpot

350,000 prizes
every month guaranteed

You can invest
£100 to £20,000

Money back at any time

All prizes tax-free

Premium Bonds

Any person aged 16 or over can buy Premium Bonds for themselves. Bonds can be bought for children under 16 by their parents, (great) grandparents or guardians.

simplified guide. The purchase date will be the date we receive your application and cheque. If you then wish to cancel your purchase, tell us in writing within 28 days and we will refund your money. But please note that you are not entitled to any prizes drawn on the cancelled purchase.

Bonds go into the prize draws one full calendar month after the month of purchase. Three months notice will be given to any changes to the prize structure or interest rate that makes up the prize fund.

For a free copy of the full terms and conditions of today's offer, or for a free copy of our Virtual Shop Guide covering all National Savings' unique investment opportunities, you can call us free anytime on 0500 500 000.

Please send this form to: National Savings, PREMIUM BONDS, Freepost BJ 2092, Blackpool, FY3 9XR.

EH1TM6

If you prefer, use a first class stamp for rapid delivery.

1 Do you already hold Premium Bonds? (please tick) Yes ☐ No ☐

If Yes, please enter your Holder's Number

2 Amount in words pounds £

3 M Surname

All forenames

Address in full

Postcode

Date of Birth

4 I accept the purchase will be subject to the terms of the current Prospectus.

Signature

Date

5 If buying for a child under 16, give name of parent/guardian:

M Surname

All forenames

Address

Postcode

This form cannot be used to purchase Premium Bonds at a post office.

NATIONAL
SAVINGS

Unique Investment Opportunities from HM Treasury

هكذا من الأصل

Anne Ashworth on bonuses for dormant accounts

A fortune revived



A fortune lies in forgotten building society accounts. Sometimes the owners of these savings may not even be aware that the money exists. Fond grandparents will often open accounts for baby grandchildren but fail to inform them later that the investment has been made.

Although some societies will go to considerable lengths to alert customers with unused accounts, these letters do not always reach the saver.

Jaqueline Clay, a public relations consultant, discovered only two months ago that she had £825 in a National & Provincial Building Society Instant Reserve account. The account was opened at her birth in 1972 by her grandparents. However, the illness and subsequent death last year of her grandfather meant that the account had been overlooked.

At first, Miss Clay believed that she was entitled to benefit from the Abbey National's £1.35 billion takeover of the N&P. As an investor of more than two years' standing with the society, she would be in line to receive a £750 cash payment, plus 7 per cent of her balance in cash or shares.

However, she began to question her eligibility when she unearthed a sheaf of correspondence from N&P, stating that her account had been forfeited under a mysterious "Rule 9". The ambiguous details in the takeover prospectus added to her doubts. Miss Clay said: "I was ready to believe I would be excluded."



Jaqueline Clay was unaware of an N&P account set up by her grandparents

As I had already lost out to the tune of £1,000 in the Cheltenham & Gloucester deal. My brother had had C&G accounts which were held in trustee names. When the funds were transferred into new accounts, the old accounts were closed and our status as two-year savers disappeared."

This week, however, the N&P confirmed that anyone with forfeited accounts containing £100 or more would qualify as a two-year saver.

A spokeswoman explained that Rule 9 was not intended to deprive investors of their takeover rights, or of their

cash, but as a protection against fraud. She explained that all sums of more than £100 in dormant accounts were swept into the society's reserves. If the investor wished subsequently to use the account, he or she would have to provide proof of identity.

In November, the Halifax Building Society will be writing to members, informing them of their balance of their accounts at November 25, 1994, and reminding them that they must restore their accounts to the required level by the extraor-

dinary general meeting in February 1997. In the early Nineties, the Halifax moved all small dormant accounts into one large account. But it has recently reopened the accounts because some investors with several small accounts may have £100 or more invested with the society and so qualify to benefit for free shares.

Shares will be distributed to every member whose name and address is known to the Halifax. However, the society will retain shares where the post office has returned the last two mailings sent to the saver.

Woolwich outlines flotation payout terms

AS SPECULATION continues that the Prudential and Woolwich remain in talks about a takeover, the building society carries on with its progress towards a planned flotation next year.

Its latest move is to publish a series of leaflets, available free in 410 branches, that explain how qualifying members who have died since the end of last year or who do so before the actual conversion date are, in most cases, protected. The Woolwich has also outlined the terms of

the variable payout for many of the 3.5 million qualifying savers and borrowers. All qualifying members will receive a standard number of free shares worth around £750. However, members of two years' standing or more will receive another parcel of free shares, provided they have an overall account balance of more than £1,000 on two key dates. These are December 31, 1995, and the date of the special general meeting, which is expected to be in the first half of next year.

Minimum overall balance to be taken into account when allocating extra shares is £1,000 and the maximum is £50,000.

In view of speculation surrounding the Pru and Woolwich, first flagged in *The Times* in April, Donald Kirkham, acting group chief executive, said: "I would like to take this opportunity to reassure members that the society's conversion proposals are firmly on track."

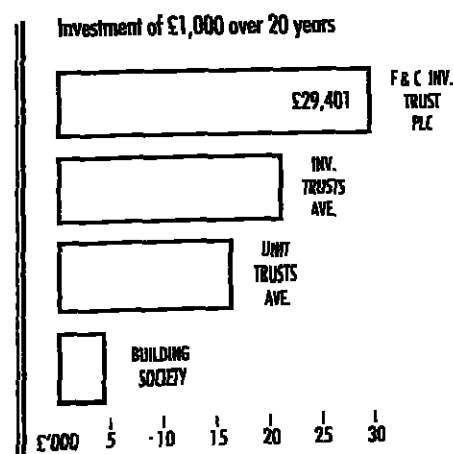
ROBERT MILLER

What do you get for 20p a month?

Performance,

and loose change.

It costs just 17½p to invest the minimum £25 a month in our Private Investor Plan. If you had invested this amount in Foreign & Colonial Investment Trust every month since the Plan's launch over 11 years ago, it would now be worth £9,120*. The Plan allows you to choose from our wide range of investment trusts, invest regular or lump sums and change your investment amounts and frequency without penalty. With its combination of performance, choice and low costs, it offers better value than any other savings and investment plan available. Why not find out more?



BETTER VALUE INVESTMENT IDEAS SINCE 1868

Foreign & Colonial

Phone 01734 828 802 or Fax 01734 344 622 any time, quoting the coupon code.

Alternatively return this coupon to: Foreign & Colonial Management Ltd, PO Box 2, Twyford, Berkshire RG10 9NW

Name _____ Address _____
Postcode _____ Code: PB696T

5 year performance of £1,000 invested in F&C Inv. Trust PLC £2,028; investment trust average £1,498; unit trust average £1,691 and Bldg. Soc. £1,312. The value of shares and the income from them can fall as well as rise and you may not get back the full amount invested. Past performance is not a guide to the future. All figures sourced Micropal, 20 yrs 30.4, 16-30.4, 96, 5 yrs 30.4, 31-30.4, 96 and 30.11, 84-30.4, 96. Investment trust figures based on mid-market prices, net income reinvested, incl. historical 3.5% national expenses. (Actual Plan charges 0.2% commission and 0.5% Govt. Stamp Duty). Unit trust figures based on offer to bid, net income reinvested. Building Society figures based on highest net rate available (UK Savings £25,000+ rate) total return, net income reinvested. Foreign & Colonial Management Limited (regulated by IMRO and the Personal Investment Authority) or its subsidiaries are the managers of the investment trusts.

NEW FUND LAUNCH

A whole new world of exciting investments, if you know where to look.

For an exciting investment with serious long term growth prospects, turn to the developing world – with the new Schroder Emerging Countries Fund plc.

This new investment trust aims to invest in the brightest opportunities in Asia, Latin America, Eastern Europe and Africa: where countries are entering or have already entered a period of rapid industrialisation – and potentially offer dramatic stockmarket growth. These opportunities will be tracked down

by one of the UK's leading emerging markets fund managers – Schroders. With our extensive local resources we are in an excellent position to identify companies with the very best growth prospects.

Turn potential into profit, with Schroders. Invest in the Schroder Emerging Countries Fund plc.

For more information call 0800 002 000 or return the coupon. Brochures are expected to be sent out shortly after 2nd July.

Call 0800 002 000 Quoting ref: 73
Lines open this weekend 9am - 4pm

TO: SCHRODERS, CUSTOMER SERVICES DEPT.
01673 FREEPOST, LON 7109 LONDON EC4B 4PD.
Please send me a brochure and application forms for the Schroder Emerging Countries Fund plc.

Name _____

Address _____

Past performance is not necessarily a guide to the future. The value of investments and the income from them may fall as well as rise and investors may not get back the amount they originally invested. Potential investors should be aware that investment in emerging countries involves an above average degree of risk. The Company will invest in securities which are not denominated or quoted in sterling and movements in exchange rates may cause the value of the Company's securities to fluctuate. Investment in the Company should be regarded as long term in nature.

Issued by Schroder Investment Management Limited, regulated by IMRO.



Schroders

The Mercury Emerging Markets Fund

The No.1 performer*

The Mercury Emerging Markets Fund is the top-performing emerging markets unit trust over one year to 1st June 1996, generating a total return for investors of over 21%.*

But in the volatile area of emerging markets, it is even more significant that the Fund is also ranked among the top three over two years and since launch in 1993.

Exceptional Experience

Performance like this demonstrates Mercury's depth of experience and resource in emerging markets investments, with 20 specialist fund managers covering over 30 individual economies.

If you recognise that emerging markets now represent an asset class too attractive – and too important – to ignore, then you'll recognise the advantages of investing with a market leader.

2% Discount Offer

If you invest before 2nd August, you will enjoy the extra advantage of a 2% discount on investments of £3,000 or more.

For more information, contact your financial adviser, return the coupon below or call Mercury free.

0800 882 884

To: Brochure Requests, Mercury Fund Managers Ltd, FREEPOST KE4530, London EC4B 4DQ.
Please send me details of the Mercury Emerging Markets Fund. Ref: TMEM24/96

Surname _____ First name _____ Title _____

Address _____

Postcode _____

MERCURY
ASSET MANAGEMENT

BRITAIN'S LEADING INVESTMENT HOUSE

*Source: Micropal. All figures are to 1st June 1996 based on the selling price with net income reinvested. Since launch in August 1993 the Fund has achieved a total return of 21.9%. Comparative ranking: Mercury Unit Trust Emerging Markets sector (excluding single country and regional funds). The 2% discount applies to the offer price of units. The value of investments may fluctuate and is not guaranteed. Past performance is no guarantee of future performance. Please note that this is a high-risk fund and is therefore suitable only for those investors prepared to accept the above-average volatility and risk inherent in emerging markets investments. Changes in exchange rates may cause the value of an investment to fluctuate. This advertisement relates to the packaged products only, and is issued by Mercury Fund Managers Ltd (regulated by IMRO) and the Personal Investment Authority. The unit trust management arm of Mercury Asset Management plc (regulated by IMRO) is 33 King William Street, London EC4A 3DF. For your protection, telephone calls are usually recorded. We will not disclose any of your details outside Mercury, its associated companies and agents. We may write to tell you about other Group products if you would prefer not to receive such details, please write to us.

HSBC PEP Plus. Unlimited growth. Capital security.* You can only win.

HSBC PEP Plus is a new concept. Unlike other PEPs, it offers unlimited growth linked to the performance of the FT-SE 100 Index plus a 33% bonus of that growth, plus capital security over its planned five year life. In other words, in the highly unlikely event of the index falling over 5 years, you will get 100% of your money back.* And HSBC PEP Plus is the first diversified equity linked PEP to allow investments from £3,000 up to £9,000. You

can use either your general or single company PEP allowance or combine both to this maximum. This first public offer is available for a limited period only and must close on 21 June 1996, so don't miss out. For full details contact your usual Professional Adviser or to request literature call us on freephone

(0800 262 115)

<http://www.hsbc.co.uk/hsbc>



HSBC Asset Management

Member HSBC Group

WORLD CLASS PERFORMERS

*Subject to certain specified risks contained in the brochure. Investors should note that if they withdraw their investment before the end of five years they may not get back the amount they invested. Tax benefits relating to PEPs may change. Issued by HSBC Investment Services Limited, regulated by IMRO. HSBC Asset Management is the global investment advisory and fund management business of the HSBC Group, one of the world's largest banking and financial services organisations.

% change



All figures on offer-to-bid basis over 5 years to 1.5.96 with net income paid monthly. Source: HSBC Asset Management

**WHY FOLLOW
THE MARKET
WHEN YOU CAN
BEAT IT?**

THE SAVE & PROSPER GROWTH FUND-PEP
CALL 0800 829 100
8AM TO 9PM SEVEN DAYS A WEEK



**SAVE &
PROSPER**

*Except for the difference between the offer and bid price. This is currently 0.5%. The value of investments, and any income from them, can fall as well as rise and you may not get back the full amount you invested. Exchange rates also may cause the value of underlying investments to go up or down. Past performance is not a guide to future returns. On 24.5.96 the investment objective of the fund, formally known as Scotbills, was broadened from investment in financial services to investment in any economic sector. Tax concessions can change and their value will depend on your circumstances. Save & Prosper Group Limited is regulated by the Personal Investment Authority and IMRO. We only advise on products and services offered by the Flemings and Save & Prosper Marketing Group.



Israel Prime Minister-elect Benjamin Netanyahu must keep the economy buoyant and have a firm hold on inflation

Peace chase in Israel

Robert Miller on the vital timetable to build in a dividend for would-be investors

Political leaders elected to form a government generally do so with haste to assume high office and at the same time to mop any fevered stock market brows. In Israel they do things differently. Their incoming Prime Minister, in this case Benjamin Netanyahu, has a rather generous 45 days in which to form his Government.

But Prime Minister-elect Netanyahu does not have time on his side. He must indicate soon how he intends to take the Middle East peace process forward and how he will keep the economy buoyant while monitoring inflationary pressures. A healthy Israeli stock market is vital to the growing band of emerging market fund managers and their followers who are investing in the Near-East region. There is undoubtedly a peace dividend to be factored into the renewed investment interest in the region. But it also helped considerably when Israel last year joined the Morgan Stanley index of emerging markets. This

makes it a must for a fund that uses this particular index as a performance benchmark.

The Tel Aviv stock exchange dominates the region, which includes Turkey, in both size and liquidity. Its market capitalisation of \$35 billion compares with Egypt's \$6 billion and Jordan's \$5 billion. The Beirut exchange, which has recently reopened for business, has only four quoted companies with a collective worth of less than \$500 million. That figure, however, will leap to more than \$2 billion by the end of the year when Solidere, a real estate company, joins the market.

Tristan Clube, a director of Martin Currie, whose £65 million Emerging Markets unit trust has a 4 per cent exposure to the Near-East and which also runs a \$20 million offshore Near East Opportunities fund for institutional investors, says the recent

flotation on the Cairo market of the state-owned Nasr City, a real estate company, was very successful. The issue was helped considerably by a government underwriting and a heavy oversubscription. The result was a 25 per cent rise in the share price in the first two weeks alone.

Access to the nascent Palestinian economy through quoted companies is at present only possible through companies such as the Tel Aviv-listed Koor, the Israeli electronics to property conglomerate which has an exclusive cement contract with Gaza. Another example is Jordan Cement, listed on the Amman exchange.

The Israeli export-led economic success story extends not just to its neighbours but further afield to Asia and Eastern Europe and that looks set to continue. Roger Hornett, head of the Israel desk at

Société Générale Strauss Turnbull, the broker that sponsored the launch two years ago of the £100 million Israel Fund, an investment trust, says that the Tel Aviv market "is at the cheapest level I have ever seen". Evidence of that is that the shares in the Israel Fund are currently trading at a 20 per cent discount to the net asset value of the shares in the underlying portfolio.

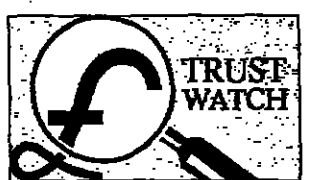
Mr Hornett adds: "The Israeli economy grew at 7 per cent last year and it was felt that a target GDP range of 6.5 per cent for this year was achievable. That has now been revised to 5.3 per cent. The appointment of an Israeli Cabinet is absolutely crucial and particularly the Finance Minister's post." The general feeling among fund managers is that Dan Meridor is the preferred candidate to Ariel Sharon. "But either way," says Mr Hornett, "it is essential that the Finance Ministry introduces a package of budget measures to keep the lid on inflationary pressures."

New markets attract Schroders

Schroders will call heavily on its offices in ten emerging-market countries and 50 experts dedicated to such investments for the launch of its new investment trust unveiled today.

The Schroder Emerging Countries investment trust, which will be officially launched on July 2, will complement the group's existing £277 million Global Emerging Markets unit trust.

John Govett, chairman of Schroder Investment Management, says: "The IMF has forecast that emerging countries will have annual GDP growth more than double that



of developed countries over the next three years.

"We believe that this should translate into superior returns for equity investors. For investors wanting to participate in these markets, a collective investment vehicle is much the most sensible approach."

Save & Prosper, another large investment and unit trust manager, has largely

eschewed the emerging markets theme for the relaunch of its £150 million Scotbills unit trust. It will henceforth be known as the S&P Growth fund. S&P says its new fund, which is fully PEPable, will have no initial or exit charge but will levy an annual fee of 1.5 per cent. It adds that its relaunched unit trust "is an assault on the no-load tracker fund market".

Schroders: 0800 002 000

S&P: 0800 829 100.

□ HSBC has sent out 13,000 letters to investors and financial advisers warning that its new HSBC PEP Plus has not

guaranteed to return the capital invested. The PEP, launched last month, was designed to feed into a new Dublin fund and qualified as a single company PEP and a general PEP. The brochure said capital was "secure" and it aimed to provide 133 per cent of any rise in the market.

Later promotional material included a newspaper article which said the capital was guaranteed. After discussions with IMRO, the regulator, the company has sent out letters to clarify the position. Call 0800 262115

ROBERT MILLER



"I could pay off some of my mortgage now, but will I need those funds in the future?"

With a
MONEYSENSE
MORTGAGE ACCOUNT

you can reap the benefits of making extra mortgage payments, whilst being able to recall those funds at any time!

MORTGAGE INTEREST RATES are substantially higher than deposit account returns (even before tax deduction). It's common sense, therefore, to use available capital to pay off part

And, when you make a repayment into your MONEYSENSE account, the interest saved is used to reduce the mortgage even further. You could also use your MONEYSENSE account simply as a cash reserve and draw

of your mortgage and, in effect, save interest at lending rate. The drawback of doing so has been in locking away capital in your property which might be needed in the future. Until now!

A MONEYSENSE MORTGAGE ACCOUNT™ arranged by Freedman & Co., allows temporary or permanent extra mortgage repayments to be made without penalty, with the guarantee that funds can be drawn back at any time - simply by writing yourself a cheque.

THE GOOD SENSE OF MONEYSENSE™ FLEXIBILITY

- Makes your available capital work harder for you.
- Could reduce the term of your mortgage significantly.
- Guaranteed access to your funds via MONEYSENSE™ cheque book.

The MONEYSENSE MORTGAGE ACCOUNT™ is available for mortgages or re-mortgages up to 95% of property value.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Suitable security and adequate life cover may be required by the lender.

Full written quotations and brochure available on request.

Contact the Mortgage Desk at Freedman & Co.

Tel: 01727 836511 (24 Hours) Fax: 01727 840976

(Your Freedman represents only the Allied Dunbar Marketing Group, which is regulated by the Personal Investment Authority in relation to the insurance, pension and investment plans bearing Allied Dunbar's name. Your Freedman is a licensed credit broker.)

For the life you don't yet know



Taxation loophole can delay payment

Special provisions to smooth the way for the new self-assessment tax rules have created a one-off loophole for the self-employed.

Towry Law, the Berkshire-based firm of independent financial advisers, has spotted an opportunity for the self-employed to reduce their tax bill using their pension.

If you make a pension payment before July 1 this year you can reduce your 1995-96 tax bill, due on July 1, by up to 40 per cent of the pension investment.

And the Inland Revenue will repeat the tax reduction when calculating this year's instalments, due at the end of January and July next year.

Eventually the tax will have to be paid at the end of January 1998, but the delay means that you get the equivalent of an interest-free loan of 20 per cent of the pension contributions for a year and 20 per cent for six months.

For example, a £10,000 pension payment will reduce your tax bill by £4,000 and this amount does not have to be paid back for two years.

Leila Sangar, head of private client tax services at Towry Law, says: "This too good to be true offer from the Inland Revenue will not be repeated in future years. This is a last chance to set full pension relief against your tax."

A leaflet explaining this opportunity is available free to readers of *The Times* by phoning Towry Law: 0800 521196.

JODY BRETTKELLY

How do you find the best value endowments?

Call Endowments Direct
(and have us bring the market to you)

You don't have to be on the internet to access our service but the fact that we are, benefits you:

- * More purchase possibilities and comparisons
- * Significantly lower transaction costs (banded, fixed & transparent)
- * Wodwide, 24 hour access

Call now on
01483 427575

Endowments Direct
A division of The Insurance Policy Trading Company Ltd.
22 Church Street, Guildford, Surrey GU1 1EW
Fax: 01483 861380. Internet: <http://www.endowments-direct.co.uk>
REGULATED BY THE PERSONAL INVESTMENT AUTHORITY

Lenders vie to offer lowest home-loan rates

The property market was given a strong boost this week after the cut in base rates and the subsequent wave of mortgage rate reductions. The 0.25 per cent drop in the base rate immediately prompted a mad scramble by the high street lenders to set new loan rates. Some of the biggest lenders chose to pass on the entire 0.25 per cent cut to their borrowers — bringing rates down from about 7.24 per cent to 6.99 per cent — some such as Direct Line and the Coventry decided to cut even further, to close to 6 per cent.

The monthly cost of a 6.99 per cent 25-year £60,000 repayment mortgage will now be £402.93 less than it was previously. A year ago the same type and size of mortgage would have cost about £450. This is the fifth time loan rates have been cut in the last 12 months and may be the final trigger for real recovery in the housing market. Although the Halifax has recently up-

graded its forecast for house prices rises over the year from 2 per cent to 5 per cent, housing analysts have expressed concern that the recovery may be fragile. There has not yet been a big increase in the number of transactions.

Lenders believe that the key to real recovery in the housing market will be the number of people in negative equity. According to the Woolwich, about 960,000 households have loans which are greater than the value of their property. The society calculates it would take a 9 per cent rise in prices to spring everyone from the negative-equity trap. The Halifax Building Society led the way in cutting rates, bringing its standard rate down from 7.25 per cent to 6.99 per cent. Mike Blackburn, Halifax chief executive, said: "This latest cut represents a further 'shot in the arm' for the housing market and consumer confidence in general." Not all Halifax borrowers will feel the benefit of the cut straight away. Half

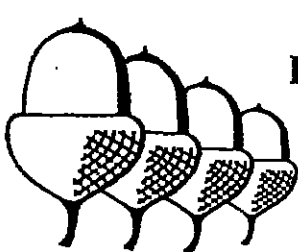
of the two million existing borrowers with variable rate mortgages will see their rates cut in August, while the rest who are on annual review (where rates change once a year) will have their rates adjusted early in 1997.

Other societies and banks which cut rates included the Northern Rock which also dropped its rate to 6.99 per cent, and the Abbey National which cut its rates by 0.25 per cent. Abbey National borrowers with loans of over £100,000 will now pay 6.94 per cent. Those with loans of between £60,000 and £99,999 will pay 6.99 per cent, while those with loans of less than £60,000 will pay 7.04 per cent. Existing borrowers will have to wait until September for the rate cut. The Woolwich also chose to cut its rates to 6.99 per cent, but said: "Savings rates are a key part of the delicate balancing act that all societies are

now having to perform. If a base rate cut affects mortgages, it will inevitably affect savings. But we are aware that savers can find an alternative home for their savings."

Again existing Woolwich borrowers will have to wait until August before they feel the benefit of any change. N&P also cut its rate to 7.04 from 7.29 per cent, and the Alliance & Leicester cut rates to 6.99. Bradford & Bingley, whose rate was 6.99 per cent, cut to 6.74 per cent. Nationwide and C&G did not immediately cut rates, but said they were keeping the situation under review. As more lenders move to cut rates, the pressure on those holding firm will intensify. Nationwide, which recently launched a package of mutual benefits for its borrowers and savers, said its rate was still lower than the Halifax's at 6.74 per cent.

CAROLINE MERRELL



A GUIDE TO INVESTMENT & UNIT TRUSTS

PART 4

Smaller savers keep in rhythm

Helen Pridham considers unit and investment trusts as alternatives to normal savings accounts

For anyone wishing to save money regularly, two attractive options are unit and investment trust savings plans. Their cost, potential returns and flexibility put them in a league of their own. If accessed via a personal equity plan (PeP), they are tax-free.

Roger Jennings of M&G believes there is a large market of people who do not have lump sums to invest, but who would like to save regularly to build up some capital.

Most small savers who do not want to get locked into long-term endowments or pension plans end up stashing odd sums of money in the building society. But many societies are no longer keen on accepting small sums and even those that do cannot offer very high returns in the current low interest rate climate. Unit and investment trust companies do not discriminate against small savers.

On the contrary, they are prepared to accept regular savings as low as £20 to £25 a month, usually on the same terms as if you have £1,000 or more to invest. For a small monthly outlay you have access to a wide range of trusts investing in UK and overseas markets and to top fund managers such as Perpetual, Morgan Grenfell and Schroders.

Recent performance figures from Microcap show that £50 a month saved over the past five years (£3,000 in total) in the average UK income and growth unit trust would now be worth £4,166, a gain of 38 per cent. Tax-free returns, if you invest through a PeP, are even higher. Savers who want to minimise risk could choose a corporate bond or cash unit trust.

When you start a unit or

investment trust savings plan, you are normally encouraged to set up a standing order or direct debit to make the administration easy, but you are not forced to save for any specified period.

Research by Barclays Unicorn has found that people particularly like this aspect of the schemes.

"They liked the idea of the discipline of regular savings, but in these uncertain times they also valued the fact that they could stop their contributions without penalty if needs be," said Paul Ashby, Barclays Unicorn marketing manager. Many people continue saving for lengthy periods. M&G recently checked on a group

Because of the small sums involved initially, it can also take two or three years for the fund managers to recoup the cost of even a short burst of advertising their schemes.

Attitudes may be changing, however. Companies are beginning to see the merit in the bank and building society approach of trying to catch 'em young.

Paul Ashby agrees: "If you can attract people via a savings scheme initially, there is more likelihood that when they do have lump sums to invest, they will come to you with that money too."

"Savings schemes help us to sell to a younger age group than we normally attract — people in their late 30s to early 40-year-olds who don't have lump sums at present. When they do get a bit extra they tend to add it to their existing holdings."

Charges on savings schemes are usually the same as for lump sums. Some investment trust managers have no initial charges at all, even when the scheme involves a PeP wrapper. They include Abtrust, Finsbury Asset Management and Personal Assets.

With unit trust plans, the usual charge of 5 per cent is deducted initially, although regular savers who want a PeP can opt for M&G's Managed Growth Fund, which has no front-end charge, or Save & Prosper Direct's Growth Fund, which is also no-load.

One of the cheapest regular savings plans is HSBC's Footsie tracker plan, which has no initial charge and a 1 per cent annual charge. At M&G and HSBC the minimum monthly saving is £50, while Save & Prosper sets a £35 minimum.

For a small monthly outlay you have access to a wide range of trusts

that had started saving in 1985 and found that after ten years more than half were still doing so. Besides being able to stop and start your savings at your discretion, there are also no restrictions on when you can cash in.

Although it is best to regard any investment in shares as a medium to long-term investment of five years or more, it is often reassuring to know you can get at your money if you need it.

One of the reasons savings plans are not promoted more is the low commissions they yield to salesmen and financial advisers, compared with other forms of savings.



PLACING AND INTERMEDIARIES OFFER

Jarvis Hotels plc ("Jarvis") is seeking a listing on the London Stock Exchange.

Jarvis is one of the largest operators of hotels in the UK and specialises in the mid market hotel sector. It owns and operates 62 full service hotels nationwide, focused on the business, conference and short break leisure markets. The Group has built its reputation on innovative and quality customer service and provides a range of individually branded products including Summit Conferences, Sebastian Coe Health Clubs, Embassy Leisure Breaks and Carefree Days.

To find out how to register to receive a main prospectus and application form please contact your stockbroker or financial adviser or call the Jarvis information line:

0345 44 55 66

All calls charged at local call rates.
Open 24 hours a day, 7 days a week.

This advertisement which is solely the responsibility of Jarvis Hotels plc ("Jarvis") has been approved by SBC Warburg, a division of Swiss Bank Corporation, which is regulated in the United Kingdom by The Securities and Futures Authority Limited, solely for the purposes of Section 57 of the Financial Services Act 1986. SBC Warburg is acting for Jarvis and no one else and will not be responsible to any other person for providing advice in relation to the proposed offer of shares. Neither this advertisement nor any copy of it may be taken or transmitted into the United States or distributed, directly or indirectly, in the United States or to U.S. persons.

NEW Free M&G Handbook 1996

Over 50 pages of facts, figures and performance statistics offering a comprehensive guide to M&G's investment products and services. This new edition contains a section on our tax free PEP range, including our 3 PEP funds with:

- No initial charge
- No withdrawal fee after 5 years

For your free copy and details of M&G's future investment opportunities, please detach and return the coupon or telephone 0900 800 621 or e-mail on hb@MandG.reply.co.uk

To: The M&G Group, Bristol BS38 7ET. Please send me a free copy of the new M&G Handbook and details of M&G's future investment opportunities.

NO SALESMAN WILL CALL.

You should contact your independent financial adviser (if you have one) before investing. The price of units and the income from them can go down as well as up. The value to you of the tax benefits will depend on your own circumstances. The tax regime of PEPs could change in the future.

Mr/Ms/Miss	INITIALS	SURNAME
ADDRESS		
POSTCODE		GC-NAACTB

M&G does not offer investment advice or offer any recommendations regarding investments. We only market the packaged products and services of the M&G marketing group.

Issued by M&G Financial Services Limited (Registered by The Personal Investment Authority) M&G Unit Trusts are managed by M&G Securities Limited (Registered by MRO and The Personal Investment Authority).

We have made your name and address available to unconnected organisations. We will occasionally tell you about other products or services offered by ourselves and associated M&G Companies.

Tick the box ☐ if you would prefer not to receive this information

Managing your money for the longer term

The M&G PEP



PENSIONS BY PHONE

24 hours a day.... 7 days a week.... Now you can pick up the phone and get pensions information or advice and even set up a plan, quickly and without fuss.

0345 6789 10

SCOTTISH WIDOWS

Issued by Scottish Widows' Fund and Life Assurance Society, a mutual company. Regulated by the Personal Investment Authority. Information or advice will only be provided on Scottish Widows products.

It's like a building society account... except you earn more!

Fidelity's savings revolution offers 5.5% with instant access.

MONEYBUILDER CASH. Building society rates may currently be so low that they can't even beat inflation – but there's no need to feel deflated if you turn to Fidelity's MoneyBuilder Cash. It offers so much more:

- 5.5%*p.a. on just £3,000.
- Instant access with no penalties for withdrawals.
- Moody's Aaa Rating for security.

So call free today to find out more.

*Annual estimated gross income calculated on 5.6%. The value of income may go down as well as up and an investor may not get back the amount invested. The value of units in MoneyBuilder Cash may be adversely affected by the insolvency or other financial difficulties affecting institutions with whom the Fund's monies are deposited. Fidelity Cash Fund is managed by Fidelity Investment Services Limited, regulated by IMRO and the Personal Investment Authority. Fidelity only provides information about its products and will not give investment advice based on individual circumstances. TM69

For those who would like independent financial advice, Fidelity products are also available, through Independent Financial Advisers.

0800 41 41 71

Call free 9am-6pm. Open 7 days.
Or contact us on <http://www.fid-inl.com/uk>



Take a wiser line with your money.

Anne Ashworth explains the state pension ground rules



PENSIONS GUIDE

Check that the State pays up

The basic state pension may be a less than handsome sum, but its rules are rich in complication and seeming contradiction. In our postbag this week, we have received several letters from our readers querying the rules for wives' pensions, in particular those relating to women who are receiving a state pension in their own right.

Philip Burman, of Cheltenham, writes:

"For some years, we received the full married couple's pension, currently £97.75, including the dependent's payment of £36.60. When my wife reached 60 she qualified for a pension of £28 a week, based on her own National Insurance contributions. I thought that we could continue to



When Vic Walker is 65 his wife Margaret's pension is lost

receive the extra payment. But not so. My wife was given the married woman's pension of £36.60 but lost all entitlement to the pension in her own right. In other words, the contributions that she had made stood for nothing. I cannot believe that this can be fair."

Vic Walker, Hull, also writes:

"I retire in November this year when I reach 65. My wife, who is already 65, is receiving her own state pension of £15.89 a week. When we asked for a forecast of my pension, I was told that I would receive £97.75 a week. My wife's own pension disappears. We find this hard to accept, especially as when we turned into a local radio phone-in, it seemed as though some wives were continuing to receive their own pension, on top of the full married couple's pension, while others were not."

The married women's state pension rules can often appear illogical today because they hark back to a time when husbands were the breadwinners and few wives worked outside the home. We are now in a period of transition. The generation of working women who can expect full state pensions are several decades away from retirement. Thousands of those retiring now have patchy contribution records but can still claim some state pension, based on their own endeavours.

The rules work like this: When a married woman reaches 60, she may be entitled

to a Category A basic state pension, but only if she has made sufficient full-rate National Insurance contributions. To the chagrin of many wives who only become aware of this fact when they celebrate their 60th birthday, reduced rate married women's NI contributions do not count towards a pension. The state pension is taxed as the wife's income.

If a wife has never had any paid work, then she may qualify for a Category B married woman's pension of £36.60, based on her husband's contributions, but only if he has already reached 65. A husband can also receive the same sum for a wife under 60 if she is dependent on him.

Many women who are collecting pensions, based on their own contributions, are bewildered to find that these pensions are taken away, if they are less than the married woman's pension. Although they may be getting more money, they still feel they have been robbed of the pension which they have built up through their own efforts. They have been left in the same situation as if they had never entered paid work.

The Department of Social Security says that no-one may receive both a married woman's pension and her own state pension. A spokesman explained that it was the Social Security philosophy that you should not be left worse off than you were. He commented: "If the Category B pension is higher than the Category A pension already being paid to a woman, then she will receive the Category B pension."

Are you too busy earning money to make money?

You work hard at your career. Shouldn't you be getting more in return?

If you have a demanding career to take care of, it's all too easy to overlook important aspects of your personal life – including making the best plans for your financial affairs. But the fact is that the right amount of attention to these matters can make a valuable difference to the lifestyle you enjoy – right now as well as in the future.

This is where we could help you. Clerical Medical's financial planning service, ProVision, is designed especially for successful career-minded people. ProVision helps you clarify your real financial priorities, both short-term and long-term, and provides you with a detailed plan to help you achieve your goals.

Maybe, for example, you'd like to extend your home next year, without losing sight of your longer-term goal of starting up in business for yourself. Perhaps you would prefer to aim for early retirement with the financial resources to enjoy interests you have not had time to pursue during your career. Whatever you want in life, ProVision could be the answer.

How ProVision could work for you. ProVision works by analysing your own particular circumstances and aims, and drawing up a comprehensive plan to help you achieve them. The service is based on building a long-term relationship with you, so there is no trace of any "hard sell" tactics.

Your ProVision plan covers your financial arrangements in detail, from savings and life assurance, to investments and pensions. All in all, a valuable financial blueprint for your future. The plan will recommend only Clerical Medical products to you, where these are appropriate to your needs.

No cost to you. The full ProVision service is offered at no cost to you. Why? Because we are confident that once you see the benefits of the service, and consider the quality, value and performance of the products we recommend, you'll want to follow our advice.

Full information, without obligation. Our comprehensive brochure "Make Time to Talk" will tell you how ProVision works in detail, and shows you why it is very different from other financial planning services. For your free copy, without any obligation, simply call us free on 0800 80 60 60, quoting ref 11478 or complete and return the coupon below.

■ ProVision can help you plan a savings and investment strategy to help you achieve your goals.

■ ProVision works in a way that is very different from other financial planning services.

■ You can enjoy all the benefits of ProVision without any hint of pressure or "hard sell".

FREE INFORMATION PACK

■ When you reply, we'll send you a free Information Pack detailing how ProVision works and how it can help develop the most tax-efficient savings strategy.

■ We'll also send you a stylish ProVision pen, with our compliments.

Note: The terms of this offer may be repeated in the future, but cannot be guaranteed. Only one per household.

Call Free on 0800 80 60 60

YOU CAN PUT YOUR TRUST IN PROVISION

- ProVision comes from Clerical Medical, one of the UK's leading investment, pension and life assurance organisations.
- Clerical Medical and General Life Assurance Society was founded in 1824 to serve the needs of clerics and medics, the leading professionals of the time.
- Today, Clerical Medical Investment Group manages funds of around £13 billion. Such financial strength represents real security for you and your money.
- ProVision puts top priority on the value of a long-term relationship with you, rather than immediate sales. That means that the entire service is guaranteed to work at your pace, not ours, and that you will never be put under any "hard sell" pressure to buy

Lines open 8am to 9pm Monday to Thursday, 8am to 5pm Friday and 9am to 5pm Saturday and Sunday

Only available to residents in England and Wales.

YES, please send me a free Information Pack on financial planning with ProVision, along with my complimentary ProVision pen. Post today, without a stamp to: Clerical Medical Investment Group, Financial Planning Centre, FREEPOST, Narrow Plain, Bristol BS2 0AB.

Title (Mr/Mrs/Miss/Ms/Other)

Name

Address

Postcode

Date of birth

Telephone (home)

(work)

Independent Financial Adviser (if any)

11478

PROVISION

Financial Planning for the Professional

Clerical Medical

INVESTMENT GROUP

The details you provide in response to this communication may be held by Clerical Medical on computer and may be used to keep you informed about products and services provided by us and other organisations which we think will be of interest to you. If you prefer that we do not telephone or write to you with this information, please write to us at the above address. We may call you to make sure you have been supplied with the information you require. Only available to residents in England & Wales. The value of investments may fall as well as rise. Issued by Clerical Medical and General Life Assurance Society incorporated in England by Act of Parliament with Limited Liability. No. 2193 Principal Office: 15 St James's Square, London SW1Y 4LD. Enquiries to: Bristol Head Office, Narrow Plain, Bristol BS2 0AB. Regulated by the Personal Investment Authority and IMRO. A member of ABI, Clerical Medical Investment Group comprises Clerical Medical and General Life Assurance Society and its subsidiaries who together market a wide range of savings, investment and pension products.

MORE CASH

FOR YOUR ENDOWMENT. CALL SEC MONEYLENE NOW 0181 207 1666.

SEC will pay you much more money than the surrender value. Don't lose out on that extra cash!

SEC

Phone our friendly helpful staff now.

Your policy must be at least 8 years old.

FAX: 0181 207 4950

SECURITISED ENDOWMENT CONTRACTS PLC

SEC House, 49 Theobald St., Borehamwood, Herts WD6 4LZ.

"...one of the best performing pension funds available..."

"MONEY MANAGEMENT MAGAZINE" independent survey October 1995

A Pension Fund from one of the UK's oldest established investment trust companies has been rated in an independent survey by Money Management Magazine as one of the best performing, lowest cost pensions available*.

This pension is an example of a number upon which Investor Intelligence advisers can offer UNBIASED advice. With over 300 Investor Intelligence independent financial advisers across the UK, there's one near YOU.

Simply call FREE, anytime, on:

0800 INVESTOR 19-20-21
INTELLIGENCE or send Freepost coupon.

*For Investor Intelligence, FREEPOST, Borehamwood, Herts WD6 4LZ.

Name

Day/Even PHONE

Address

Postcode

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

I hereby give you the most efficient service.

THE TIMES SAT

Sho
wag

M

PLANETS, CYCLES &

Can weather...

British Em
Share Offer

REGISTER
FOR A CHANCE TO WIN

CALL FREE
0800 92 9

REGISTER NOW TO REC

FULL REPORT
ENERGY

OWN GIFT
SUCCESS
THE PLE

ANALYST
ENERG

AUTOM
DRAW

BARBAR

MARGARET

هكذا من الأصل

Supermarket club card war hots up

Never has so little been appreciated by so many. Logic said that the supermarket loyalty card would be a short-lived gimmick, but customers flocked to it. Indeed, so successful has it been that Tesco is now using its Clubcard as a springboard into financial services.

In a week's time, Tesco customers can apply for an improved version of the Clubcard, called Clubcard Plus. The main attraction is that Clubcard Plus will give 5 per cent gross annual interest on deposits, guaranteed until the end of the year. That's ten times higher than most bank and building society current accounts and 20 times higher than the 0.25 per cent rates offered by National Westminster, which is running the scheme for Tesco.

Under the existing scheme, shoppers earn money-back

Tesco is further blurring the line between retailing and financial services. Sarah Jones reports

vouchers based on the amount they spend. With Tesco's new scheme, aimed at customers who pay for their weekly trolley-full with a credit card, there are added debit, credit and interest-paying facilities.

Liz Mandeville, of RMDP, a research consultancy, says: "It's been on the cards for some time that retailers would move into limited banking operations. The schemes are easy to set up, with the help of a bank, and are an effective way of keeping customers."

"People are reluctant to set up direct debits, but, once they have, they rarely cancel them, and so will continue to spend

the money at the supermarket. The rate of interest on this card will probably pull customers in."

Customers will deposit money with Tesco through a monthly standing order on their bank and pay with the card when they buy groceries or petrol from Tesco. They can earn points on their shopping, as well as the 5 per cent interest on their deposit. They can also apply for a modest overdraft — usually equal to their monthly standing order — and be charged 9 per cent interest a year. That rate is fixed only to the end of this year, but it is half the rate that

banks might charge. On top of all that, Clubcard Plus can be used to draw money from NatWest cash tills.

Although Tesco happily admits that the average reward on its Clubcard is just £5.16 every three months — that's 40p a week, compared with the average weekly spend of £75 — 8.5 million customers have taken up the Clubcard and 6.5 million have stayed loyal. Tesco expects yet more customers with the new card.

Mike Dennis, food retailing analyst with NatWest Securities, says: "More services will be added gradually to the basic card. For the moment, NatWest is happy to draw custom away from other credit cards and Tesco is upping the ante in the loyalty card market."

Clubcard's success has forced Sainsbury to revamp its Saver Card substantially — widely rumoured to be launching next week, in alliance with the Royal Bank of Scotland, though neither retailer nor bank would confirm details. Sainsbury, meanwhile, has its Added Bonus Card, which gives free products, in-store services and other "family offers" as well as the usual vouchers. Asda has a petrol Fill 'n' Save card and is piloting the Asda Club card. Only Waitrose seems to be bucking the trend, sticking to its charge card.

Tesco is joining a flood of UK retailers and non-banking companies that are moving into the crowded financial services industry.

Tomorrow, Virgin launches its Life Insurance and Survival Plan as part of a policy gradually to expand its financial products. The first life policyholder is former Scottish Widows Deborah Moore. Pensions are expected in late summer. Virgin



Scottish Widows is Virgin's first Life policyholder

started off last year with personal equity plans (Peps). These have attracted £25m from 65,000 customers. That is dwarfed by a provider such as Fidelity, which has £1 billion from 200,000 Peps holders.

Marks & Spencer has also added pensions and life insurance to its personal loan and unit trust business. It admits the new products have had a slow start, but claims they are now on target.

Meanwhile, British Gas has confirmed that it is looking closely at financial services, and Volkswagen, which already owns a bank in Germany, is stretching its banking operation across Europe.

Ambrose McGinn, Abbey National's marketing director, says: "When a financial service is related to the retailing, such as a supermarket budget

account or car finance, then it is broadly acceptable to consumers. But when companies stretch their brand into pensions and savings, they also stretch consumers' sense of trust. To sell such products, you need to build up trust over many years."

"The new brands coming into financial services make a lot of noise, but the amount of business that they gain is modest compared with the total market."

Life companies, too, are pushing out their tentacles into new areas. Prudential is to launch its banking operation in October, offering deposit accounts and mortgages, by telephone and its direct sales force. Later in the year, Standard Life will also open deposit accounts.

Scottish Widows opened its own bank a year ago and runs four deposit accounts, including a Tessa, which currently pays 6 per cent. All Scottish Widows policyholders have the option to transfer their maturing policy funds into a deposit account at the bank. The Interest Access Account pays from 4.75 to 5.75 per cent gross per annum, and the 60 Day Notice Account from 5 to 6 per cent gross. The bank has recently revamped its policy loan product and is looking at other forms of lending, including mortgages.

Graeme Hartop, the finance director of Scottish Widows, says: "There is a definite trend of life companies moving into banking. Short-term accounts fit in well with life products because each year funds worth billions of pounds mature and companies want to capture that market."

Additional research by Lizanne Rose

Caroline Merrell on energy

Sweeteners to generate power sale

The sale of British Energy was given a fillip this week with the announcement of a range of incentives aimed at encouraging private investors. These incentives will be available only to those who apply for shares in the company through the UK Public Offer. The sweeteners will also apply only to those who decide to purchase their shares through a share shop.

Investors will be given a choice of either an instalment discount or bonus shares. The discount will be equivalent to 10p off the second instalment on the shares they purchase in the UK Public Offer. The maximum number of shares that the discount can be applied to is 1,200 — giving a maximum reduction of £120.

The reduction in the initial price for those who apply for shares through the public offer will be set at the end of June. The discount on the second instalment of shares will not be affected by the reduction in the initial price.

If shareholders do not want to opt for the instalment discount, they can instead choose bonus shares. These shares will be equivalent to one share for every 15 shares allocated. To qualify for the bonus, the shares must be held continuously until July 31, 1999.

The pathfinder prospectus for British Energy, which comprises of eight nuclear power stations, will be published next week. Those interested in buying shares in the company can register at one of the 100 or more share shops up and down the country.

These shops are reporting a higher than expected interest in the nuclear sell-off. Many of those considering an investment in British Energy may find, however, that they are on holiday when the applications have to be made.

Meanwhile, British Gas shareholders had a slightly better week, with the announcement of further controls on the company's supply business. The controls are expected to cut a further £8 off the average household bill, and around £60 million off the profits of the supply company of British Gas.

This would appear to be bad news for "Sids", but in fact the share price of British Gas rose slightly on the announcement of the review. Analysts had feared that Clare Spottiswoode, the gas regulator, was

going to introduce much tougher controls on the company.

Ms Spottiswoode's regulatory action against TransCo, British Gas's pipeline and transport business, which was announced last month, has already had a catastrophic effect on the British Gas share price.

The review of this side of the business is expected to cost the company up to £850 million. It will, though, bring with it a saving of around £30 a year on the average household's gas bill. When the regulator announced these price curbs, British Gas's share price fell 7p, wiping £1.2 billion off the price of the company. The price has now rebounded slightly off its 17p level to stand at around 188p. The response to the regulator's plan will come next week.

Some believe that the company may be able to water down the proposals. What ever happens, it is likely that the plans will be referred to the Monopolies and Mergers Commission. The outcome of any investigation by the MMC will take some months to come to fruition, leaving shareholders in an uncertain position.

Railtrack shares dropped slightly over the week to stand at around 215p, down from the initial post-privatisation peak of 227p. Railtrack was sold at 190p.

10.25%
net p.a. over 5 years

Full capital return even if all stockmarket growth
Financial Assurance
Higher Income bond

Plus 2.5%
Commission Bonus

For details call
01225 446 556

Chartwell Investment
Management Ltd
18 Brock Street
Bath BA1 2JW

Regulated by the
Financial Services Authority.
These investments are not suitable for everyone.
If you have any doubts whether they are suitable,
you should obtain expert advice.



**AND possibly MORE
AT THE END OF 5 YEARS**

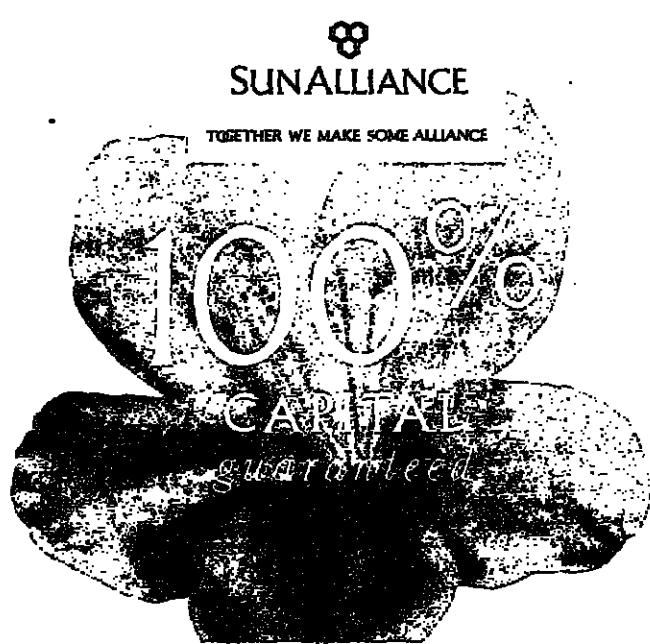
The Azalea Bond from Sun Alliance Investments On-line guarantees you 6% net income, if you are a basic rate tax payer, each year for 5 years — as well as all your investment back. There's also the possibility of up to 6% extra at the end of the final year, dependent on the performance of the Japanese stock market. As funds for the Azalea Bond are strictly limited, call us now or fill in and return the coupon below.

FOR MORE INFORMATION CALL FREE ON **0500-100-333** OPEN DAILY 9AM - 5PM LIMITED OFFER

AZALEA BOND
INVESTMENTS ON-LINE

Sun Alliance Investments On-line, FREEPOST 3479, Reading, Berkshire RG10 9ZZ.

Mr/Mrs/Miss/Ms. Surname Forename(s) Address Postcode Telephone



HTR GLOBAL TECHNOLOGY FUND

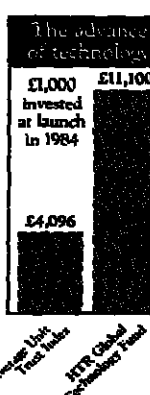
N.1
since launch.

In a shrinking world, a rapidly growing fund.

Technology is advancing so rapidly that with satellite links and the Internet, the world seems a much smaller place. At the same time technology is creating big opportunities for investors.

You can enjoy all the potential of this rapidly growing investment sector through HTR Global Technology Fund which has an outstanding track record:

- 1.010% growth since launch
- No.1 in its sector since launch



HTR is the largest manager of dedicated technology funds in Europe. To profit from our expertise and enjoy a 1% discount off the published unit offer price, call today for a full information pack:

0345 88 11 44

Quoting the reference Global 16

Or return the coupon below, fax: 01635 550 044 or E-mail: beardson@beardson.demon.co.uk

23% AVERAGE COMPOUND GROWTH PA

Source: All figures on Mitrail 1.1.94 to 1.5.96, after fund net income reinvested. Over five years HTR Global Technology Fund has risen by 108% and is ranked third in its sector. Please remember that past performance is no guarantee of a guide to future performance. The value of an investment and the income from it can fall as well as rise as a result of market and company fluctuations and you may



not get back the amount originally invested. Henderson Teachers' Retirement products and services are offered by Henderson Teachers' Retirement (Unit Trust Management) Limited, registered in England no. 2027931. The company is a member of AUTIF, is regulated by the FSA and the Financial Services Authority and has its registered office at 3 Finsbury Avenue, London EC2M 2PA.

To: HTR Investor Services, FREEPOST, Newbury RG13 1BR.

Title Initial(s) Surname Address Postcode My Professional Adviser is

Please tick the box if you do not wish to receive information about other HTR products and services ☐ Ref: OT1 71 80A 5273

RETIRING THIS YEAR?

Will your pension offer you the flexibility you need?

If you are about to draw your pension — STOP AND THINK! New rules mean you can:

- Vary your pension each year.
- Keep control of your assets. *You don't have to buy an annuity if you feel rates are poor.*
- On your death, pass the fund to your dependants. *Not the insurance company.*
- Enjoy continued tax-free investment growth.

If you would like to know more about Flexible Pensions, please telephone Martin Bray on:

0345 697951

for our FREE GUIDE, or complete the coupon below

Levels and bases of, and relief from, taxation are subject to change; any tax relief referred to are those currently applying and their value depends on the individual circumstances of the investor. Annuity rates may be higher or lower in the future than at retirement.

Talk to Towry Law

TOWRY LAW PENSION SERVICES LIMITED
REGULATED BY THE PERSONAL INVESTMENT AUTHORITY
57 High Street, Windsor, Berkshire, SL4 1JX.

TOWRY LAW PENSION SERVICES LTD, FREEPOST, Windsor, SL4 1BT.
REGULATED BY THE PERSONAL INVESTMENT AUTHORITY
Please send me your Free Guide on Flexible Pensions for Retirement.

Name Age Address Postcode Tel

GLOBAL PRIVATISATION TRUST

LAST STOP RAILTRACK, NEXT STOP THE WORLD.

As the UK privatisation programme draws to a close, the international privatisation programme opens up. Guinness Flight estimates that over the next five years there will be in excess of £200 billion of new privatisation issues globally.

The characteristics which contributed to the success of the UK privatisation programme are mirrored in privatisation issues worldwide. The Guinness Flight Global Privatisation Trust has been specifically designed to help investors take advantage of these opportunities.

Return to: Guinness Flight, Lighterman's Court, 5 Gainsford Street, London SE1 2NE. Tel: 0345 564 564. Fax: 0171 522 3001. Please send me details of the Guinness Flight Global Privatisation Trust.

Title Initials Name Address

Postcode

"IF YOU HAD INVESTED £1,000 AT ISSUE IN EACH OF THE 20 LARGEST UK PRIVATISATIONS, YOU WOULD NOW OWN A SHARE PORTFOLIO WORTH OVER £139,000"

Andrew Couch, Investment Manager, Guinness Flight Global Privatisation Trust.

The Trust has produced a performance of 26.7% since its launch in 1994, over twice the sector average of 12.2%.

For further information call 0345 564 564, return the coupon or contact your financial adviser.

GLOBAL PRIVATISATION TRUST
GUINNESS FLIGHT

*Source: Mitrail. Offer to offer, net income reinvested from 1.9.94 to 3.6.96 v. Mitrail Inc's Equity Growth Sector. **Source: Datastream/Guinness Flight. Calculation based on initial offer price to mid price, to 21.5.96, excluding any applicable dealing charges. Assumes inclusion of one average water and electricity stock. Excludes Railtrack. Fluctuations in the value of the underlying securities and the income from them and changes in interest and exchange rates mean that the value of this investment and the income arising from it may fall as well as rise and is not guaranteed. Issued by Guinness Flight Unit Trust Managers Limited, regulated by the FSA and the Personal Investment Authority. 3091-95

Lloyds speeds you off to the sun

People travelling abroad will be able to have passport applications checked via any branch of Lloyds Bank. Lloyds Bank staff will review customers' applications to ensure the right form has been used, all the necessary information has been included and the appropriate documents are enclosed. The application will then be transferred by Lloyds to the local passport office. The service costs £2.75 plus VAT.

□ Seven million people could get a tax refund tomorrow – if they bothered to claim, according to The Inland Revenue. Check Your Tax Return 1996 tells you how. The book, priced at £2.99, offers a step-by-step guide to filling in tax forms, explaining what should be entered and where. Rates of tax and allowances are included. Check Your Tax Return 1996 is available from WH Smith and newsagents.

□ As part of a new initiative to improve services available to disabled customers, more than 30,000 customer service staff at Barclays branches are receiving disability awareness training. The bank has produced a booklet which details all services available to its disabled customers and

improvements which can be expected. Barclaycard, the bank's telephone banking service, is available to all visually impaired customers and Type-talk or text phones will be introduced soon. Call 0800 400100 for more details.

□ Last year's unusually dry summer left the insurance industry with a £326 million bill for subsidence claims. Direct Line Insurance has produced a 15-page booklet of advice on how to minimise subsidence risks and what homeowners should do if they think there is a problem. For a free copy of Cracking the Problem of Subsidence, call 01473 24447.

□ NatWest has sponsored a guide for managers who are considering adopting home working arrangements for their staff. The guide highlights health and safety issues, new technology and working hours and is illustrated with case studies from organisations, including NatWest which currently employs 300 staff with formal home working arrangements. For a copy of Changing Places: A Manager's Guide to Working from Home, call 0171 226 4026.

LIZANNE ROSE



SAVERS' BEST BUYS

Account	Notice of term	Deposit	Rate	Interest paid
Instant Access Accounts				
Portman BS 01202 222444	Instant Acc	£100	4.80	Y/y
Allyance & West BS 0645 645660	Instant Dir	£5,000	5.40	Y/y
Bristol & West BS 0800 901109	Inst Acc Post	£10,000	5.75	Y/y
Northern Rock BS 0500 505000	Gt Nth Postal	£25,000	6.50	A/y/y

Account	Notice of term	Deposit	Rate	Interest paid
NOTICE ACCOUNTS & BONDS				
Coventry BS 0345 665522	Postal 50	£2,000	5.45	Y/y
First National BS 0800 558844	90 Day Notice	£10,000	6.20	Y/y
Chelsea BS 0800 123251	120 Account	£25,000	6.50	Y/y
Northern Rock BS 0500 505000	Postal Dep Bond	£25,000	7.50	F/y/y

Account	Notice of term	Deposit	Rate	Interest paid
FIRST TESSAS (TAX FREE)				
Sun Banking Corp 01438 744505	5 year	£5,575	7.50	F/y/y
NatWest Bank 0800 200400	5 year	£5,000	7.45	F/y/y
Birmingham Midshires 0845 720721	5 year	£1,000	7.25	Y/y
Principality BS 01222 344188	5 year	£500	7.00	Y/y

Account	Notice of term	Deposit	Rate	Interest paid
CREDIT CARDS				
Robert Fleming/S&P 0800 829024	MasterCard/Visa	0.896% C	11.30%	Nil
NatWest Bank 0800 200400	Access	0.95% N	12.00% N	Nil
Robert Fleming/S&P 0800 829024	MasterCard/Visa	1.00%	14.00%	£12

Account	Notice of term	Deposit	Rate	Interest paid
PERSONAL LOANS				
Direct Line 0141 2488966	13.90% E	£12.86	£101.33	
Yorkshire Bank 0845 181920	14.60%	£117.68	£102.09	
Midland 0800 180180	14.90%	£115.82	£102.49	

Nb. A = All withdrawals subject to 30 day loss of interest, C = no interest free period, E = Available to comprehensive motor insurance policy holders over 22 years, F = Fixed Rate (all other rates variable), G = Annual rate 5% above R Placing base rate, N = Introductory rate for a limited period, P = Post card

* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE

PLEASE CHECK RATES BEFORE INVESTING

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Account	Notice of term	Deposit	Rate	Interest paid
FIXED RATE				
Birmingham Midshires 9.375%	100.82	9.277	100.17	1,000
Bradford & Bingley 11.625%	120.18	9.673	100.13	10,000
Bradford & Bingley 13.000%	134.82	9.657	100.20	10,000
Bristol & West 13.375%	139.86	9.563	100.34	1,000
Britannia 13.000%	142.79	9.650	100.42	1,000
Coventry 12.250%	126.15	9.586	100.75	1,000
First National 11.750%	117.37	10.011	100.25	10,000
Halifax 8.750%	83.13	9.395	100.62	50,000
Halifax 12.000%	125.10	9.387	100.28	50,000
Halifax 13.000%	139.86	9.494	100.42	1,000
Leeds & Holbeck 13.375%	139.86	9.567	100.23	1,000
Newcastle 10.750%	115.81	9.273	100.32	1,000
Newcastle 12.625%	134.88	9.360	100.45	1,000
Northern Rock 12.625%	136.77	9.231	100.14	1,000
Skipton 12.875%	134.94	9.541	100.48	1,000

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Account	Notice of term	Deposit	Rate	Interest paid
FLOATING RATE				
Cheshire (26/09-21/03) 8.58750%	103.63	100.00	1,000	1,000
First Nat (20/03-20/09) 8.70625%	100.63	100.00	1,000	1,000

PBS = Permanent Interest-bearing shares

Source: A&M AMRO Home Govest - 0171 901 0101

Account	Notice of term	Deposit	Rate	Interest paid
SHARE IN FOCUS - 31 GROUP				
NatWest Stake to be Sold				
Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun				

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

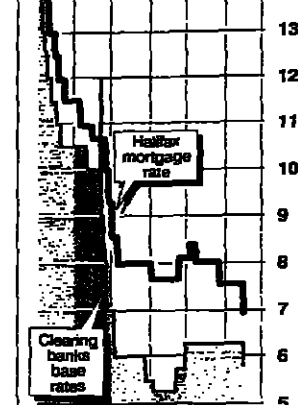
Account	Notice of term	Deposit	Rate	Interest paid
LARGER LENDERS				
Building Societies				
0800 608088	0.70	£15k+	90	Fixed to 30.4.97
Alliance & Leicester	1.50	£150k	95	Rate fixed to 1.4.97
0171 928 1331	0.74	£100-150k	75	High Equity dis 5% to 1.5.97
Halifax	4.33	any	95	2.66% discount until 30.9.98
Local Branch				
Banks				
Bank of Ireland	0.99	£20-145k	95	6.50% disc-6 mths 3% disc-6 mths
01754 510100				
TSB Bank	3.51	£15k+	95	3.74% discount for 12 months
Local branch				

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

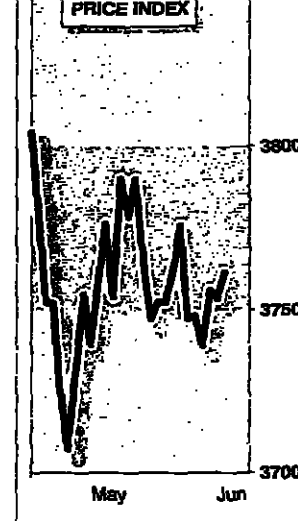
Account	Notice of term	Deposit	Rate	Interest paid
LARGER LOANS				
Building Societies				
Hickley & Rugby	0.11	£1-150k	70	7.14% discount for 9 months
0800 774499				
0800 560547	0.05	£150k	70	Super Fix Rate fixed for 12 mths
Nottingham Imper.	0.49	£15k+	75	Fixed to 31.7.97
0115 981 7220				
Banks				
Bank of Ireland	0.99	£20-145k	95	6.50% disc-6 mths 3% disc-6 mths
01754 510100				
NatWest	1.90	£15k+	75	5.35% discount for 12 months
0800 400989				

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

BASE RATES V MORTGAGES



FT-SE 100 PRICE INDEX



NATIONAL SAVINGS

	rate	20%	40%	10-10,000**		
Ordinary A/c	1.75	1.40	1.05	10-10,000**	0645	645000
Investment A/c	5.50	4.00	3.00	20-500**	1mth	0645 645000
Income Bond*	8.25	5.00	3.75	20-25,000**	3mth	0645 645000
First Nat Bond	6.25	5.00	3,751,000-25,000**		0645	645000
43rd Issue Certs	5.35			100-10,000	8day	0645 645000
Children's Bonds	6.75			25-1,000	1mth	0645 645000
Gen Ext Rate				100-250,000	8day	0645 645000
Capital Bonds	6.85	5.32	3.99	100-10,000	8day	0645 645000
9th Index Linked*	2.50			500-50,000	8day	0645 645000
Parents Bond	7.00	5.60	4.20	500-50,000	8day	0645 645000

*ring 070 614741 for a full range. **next page** for up to 500-50,000. **Additional notes** up to £500 for 1 year

* First £70 (£140) of net pay rate, net acc for up to £100. Additional holds up to £20,000 for investment proceeds. ** Tax free. * Rates gross and rate guaranteed when held for 5 years. * 0.3% net bonus for £20,000 (£100,000) in addition to ST and ST holdings. * Flexible but credit in full. ** Fixed rates apply.

PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Prudential	£10,487	£11,485	£12,737
MGM Assur	£10,188	£11,271	£12,737
Canada Life	£10,056	£11,227	£12,810
Norwich Un	£10,281	£11,221	£12,553
Strid Life	£10,136	£11,204	£12,584

SINGLE LIFE	Female: Age 60	Age 65	Age 70
Norwich Un	£9,722	£10,458	£11,549
Prudential	£9,710	£10,443	£11,528
MGM Assur	£9,458	£10,219	£11,347
Royal Life	£9,305	£10,138	£11,394
Strid Life	£9,372	£10,103	£11,185

JOINT LIFE 2/3 WIDOWS (level annuity)	Male: Age 60	Age 65	Age 70
Prudential	£9,323	£9,895	£10,708
Norwich Un	£9,301	£9,847	£10,637
MGM Assur	£9,053	£9,670	£10,518
Strid Life	£9,265	£9,805	£10,589
Sun Life of Can	£9,092	£9,589	£10,378

* Maximum purchase £100,000. Higher rates for smokers. Source: Actuarial Direct 0171 285 2327

Compiled by: Lizanne Rose

Account	Notice of term	Deposit	Rate	Interest paid
IS YOUR TESSA GIVING YOU UP TO 11% P.A.?				

For the top rates and our free TESSA guide call us now.

CALL NOW ON FREEPHONE 0800 526 092

CHASE DE VERE

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)

Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (01

THE TIMES SATURDAY JUNE 8 1996

Gilts and equities sharply lower

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

High Low Company Price % CHG % PE

ALCOHOLIC BEVERAGES	High	Low	Company	Price	% CHG	% PE
AB InBev	10.50	10.40	AB InBev	10.45	-0.10	10.50
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00

High Low Company Price % CHG % PE

BANKS	High	Low	Company	Price	% CHG	% PE
Barclays	1.20	1.18	Barclays	1.19	-0.02	1.20
HSBC	1.10	1.08	HSBC	1.09	-0.02	1.10
Midland	1.00	0.98	Midland	0.99	-0.02	1.00
NatWest	1.00	0.98	NatWest	0.99	-0.02	1.00
Paragon	1.00	0.98	Paragon	0.99	-0.02	1.00

High Low Company Price % CHG % PE

BREWERIES, PUBS & REST	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

DIVERSIFIED INDUSTRIALS	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

ENGINEERING, VEHICLES	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

FOOD MANUFACTURERS	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

HEALTHCARE	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

HOUSEHOLD GOODS	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

INSURANCE	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

INVESTMENT TRUSTS	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

MEDIA	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

OTHER FINANCIAL	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

RETAILERS, FOOD	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

RETAILERS, GENERAL	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

SHORTS (under 5 years)	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

LONGS (over 15 years)	High	Low	Company	Price	% CHG	% PE
Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
Beck's	1.10	1.08	Beck's	1.09	-0.02	1.10
Brewery	1.00	0.98	Brewery	0.99	-0.02	1.00
Carlsberg	1.00	0.98	Carlsberg	0.99	-0.02	1.00
Midland	1.00	0.98	Midland	0.99	-0.02	1.00

High Low Company Price % CHG % PE

174	Asahi	1.20	1.18	Asahi	1.19	-0.02	1.20
175	Beck's	1.10	1.08	Beck's			
176	Chubu	1.00	0.98	Chubu	0.99	-0.01	1.00
177	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
178	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
179	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
180	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
181	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
182	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
183	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
184	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
185	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
186	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
187	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
188	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
189	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
190	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
191	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
192	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
193	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
194	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
195	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
196	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
197	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
198	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
199	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
200	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
201	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
202	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
203	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
204	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
205	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
206	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
207	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
208	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
209	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
210	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
211	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
212	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
213	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
214	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
215	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
216	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
217	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
218	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
219	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
220	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
221	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
222	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
223	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
224	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
225	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
226	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
227	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
228	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
229	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
230	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
231	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
232	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
233	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
234	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
235	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
236	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
237	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
238	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
239	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
240	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
241	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
242	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
243	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
244	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
245	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
246	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
247	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
248	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
249	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
250	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
251	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
252	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
253	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
254	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
255	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
256	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
257	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
258	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
259	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
260	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
261	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
262	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
263	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
264	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
265	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
266	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
267	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
268	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
269	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
270	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
271	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
272	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
273	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
274	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
275	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
276	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
277	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
278	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
279	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
280	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
281	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
282	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
283	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
284	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
285	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
286	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
287	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
288	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
289	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
290	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
291	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
292	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
293	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
294	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
295	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
296	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
297	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
298	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
299	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
300	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
301	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
302	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
303	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
304	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
305	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
306	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
307	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
308	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
309	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
310	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
311	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
312	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
313	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
314	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
315	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
316	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
317	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
318	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
319	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
320	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
321	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
322	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
323	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
324	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
325	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
326	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
327	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
328	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
329	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
330	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
331	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
332	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
333	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
334	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
335	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
336	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
337	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
338	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
339	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
340	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
341	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
342	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
343	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
344	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
345	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
346	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
347	Daikin	1.00	0.98	Daikin	0.99	-0.01	1.00
348	Daikin	1.00	0.98	Daikin			

THE TIMES SATURDAY JUNE 8 1996

[illegible]

FOLLOW YOUR DERBY FANCY

THE BIG-RACE FIELD

GUIDE TO OUR IN-LINE RACECARD

103 (12) 0-0432 GOOD TIMES 74 (CD, BF, F, G, S) (Mrs D Robinson) B Hat 9-10-0 B West (4) 88

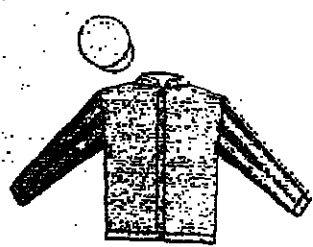
Racecard number. Draw in brackets. Six-figure form (F — left, P — pulled up, U — unseated rider, B — brought down, S — slipped up, R — refused, D — disqualified). Horse's name. Days since last outing: J if jumps, F if flat, B if both. V — visitor. H — hood. E — eyesight. C — course winner, D — distance winner. CD — course and distance winner. BF — beaten favourite in latest race. Going on which horse has won (F — firm, good to firm, hard, G — good, S — soft, good to soft, heavy). Owner in brackets. Trainer. Age and weight. Rider plus any allowance. The Times Private Handicapper's rating.

2.25 VODAFONE DERBY STAKES
(Group 1: 3-Y-O: £523,100: 1m 4f 10yds) (21 runners)

		C4	
201	(11) 426-156 ACHARNE 28 (S) (Pamela Ransom) C Britain 9-0 (ch c Phary - Sibley)	W J O'Connor	75
202	(14) 111-24 ALHAARTH 35 (F, S) (Hamdan Al-Maktoum) W Hen 9-0 c Unluwain - Irish Valley	W Carson	92
203	(20) 022-6 BUSHY FLIGHT 42 (S) (Wingfield Digby) B Hills 9-0 (b c Phary - Bustling Nelly)	C Amussen	77
204	(21) -011 CHIEF CONTENDER 23 (F, S) (Mrs J Magnie) P Chapple-Hyam 9-0 (b c Sadler's Wells - Minnie Hawk)	D Harrison	76
205	(3) 1-06 CLASSIC EAGLE 32 (S) (Classic Bloodstock Plc) R Harris 9-0 (b c Unluwain - La Lutine)	A Mackay	63
206	(12) -14 CLEVER CLICHE 36 (S) (J Allen) H Cecil 9-0 (b c Danehill - Beacon Hill)	R Hughes	66
207	(5) 12-45 DOUBLE LEAF 24 (S) (Mrs Al-Maktoum) M Stoute 9-0 (b c Sadler's Wells - Green Leaf)	J P Murtagh	83
208	(4) 1-12 DUSHYANTOR 24 (F) (K Abdulla) H Cecil 9-0 (b c Sadler's Wells - Slightly Dangerous)	Pat Eddery	87
209	(13) 6121-2 EVEN TOP 35 (S) (B Schmidt-Sodre) M Tompkins 9-0 (b c Topanora - Skewena)	P Robinson	80
210	(6) 1221-21 GLORY OF DANCER 24 (F, S) (A Bazarini) P Kellaway 9-0 (b c Shereef Dancer - Glory Of Hera)	O Peslier	90
211	(7) 1643-33 JACK JENNINGS 24 (F) (G Whitaker) B McMahon 9-0 (ch c Deploy - Lareyna)	J Reid	85
212	(19) 6311-31 MYSTIC KNIGHT 28 (F, S) (Lady Oppenheimer) R Charlton 9-0 (b c Caerleon - Nuryana)	K Darley	79
213	(18) 316-213 PRINCE OF MY HEART 32 (S) (G Hicks) B Hills 9-0 (ch c Prince Daniel - Blue Room)	B Thomson	78
214	(9) 41- SHAMMIT 217 (F) (K Darnall) W Haggas 9-0 (b c Mito - Shomose)	M Hills	70
215	(6) -321 SHANTOU 11 (S) (Sheikh Mohammed) J Gosden 9-0 (b c Alleged - Shaima)	L Dettori	67
216	(1) 00-333 SPARTAN HEARTBEAT 16 (C. O'Leary) C Britain 9-0 (b c Shereef Dancer - Helen's Dream)	M Birch	54
217	(16) 01-223 ST MAWES 18 (F) (Lord Skaythling) J Dunlop 9-0 (ch c Shahrazad - Exemina)	T Quinn	81
218	(17) 212-106 STORM TROOPER 24 (F, S) (F. S. Khan) H Cecil 9-0 (b c Dileas - Stormette)	M J Kinane	86
219	(17) 41-34 TASDID 28 (F) (Hamdan Al-Maktoum) K Pendragon (ire) 9-0 (ch c In The Wings - Ghaadiah)	W J Supple	80
220	(2) 5540-83 ZAFORUM 28 (The Forum Ltd) L Montague Hall 9-0 (b c Deploy - Beau's Delight)	Dane O'Neill	75
221	(10) 506-05 PORTUGUESE LIL 18 (D. Windle) D Nicholls 8-9 (ch f Master Willie - Sabonis)	Alex Greaves	67

BETTING: Corak: 4-1 Dushyantor, 5-1 Alhaarth, 11-2 Glory Of Dancer, 6-1 Even Top, 13-2 Storm Trooper, 9-1 Shammit, 10-1 Double Leaf, 15-1 Mystic Knight, 11-2 Jack Jennings, 28-1 Bushy Flight, Chief Contender, 33-1 Shantou, 50-1 others.
William Hill: 2-1 Dushyantor, 5-1 Alhaarth, 11-2 Glory Of Dancer, 6-1 Even Top, 13-2 Storm Trooper, 9-1 Shammit, 12-1 Double Leaf, 12-1 Mystic Knight, 15-1 St Mawes, 25-1 Shantou, 33-1 Bushy Flight, Chief Contender, 50-1 others.
Ladbrokes: 3-2 Dushyantor, 6-1 Alhaarth, Even Top, Glory Of Dancer, Storm Trooper, 7-1 Shammit, 12-1 Double Leaf, 14-1 Mystic Knight, 15-1 St Mawes, 20-1 Chief Contender, 25-1 Bushy Flight, Jack Jennings, 33-1 Shantou, 50-1 others.

1995: LAMMTARRA 9-0 W R Swinburn (14-1) S Jim Sutor 15 ran



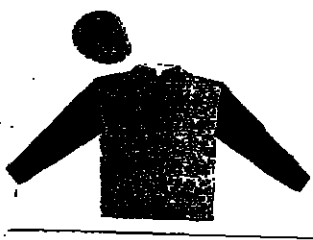
1 ACHARNE

Jockey: Warren O'Connor
Trainer: Clive Brittain — never afraid of sending out long-shots in big races — embarks on another ambitious classic mission. Last of six on latest start, however, suggests a successful outcome is unlikely. For optimists only.
Betting: 200-1



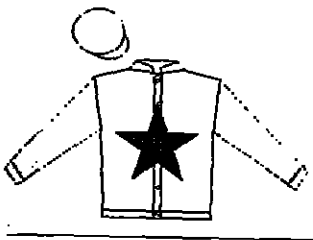
2 ALHAARTH

Jockey: Willie Carson
Fallen hero seeks redemption. Top two-year-old in Europe last year, beaten both starts this time round. Represents three-time Derby-winning trainer of Dick Hern and Carson but has to disprove thoughts that best days are already behind him.
Betting: 6-1



3 BUSHY FLIGHT

Jockey: Cash Asmussen
Asmussen and trainer Barry Hills teamed up to take second with Blue Stag six years ago, but this looks a tougher assignment with a runner yet to win a race of any description. Some interest at big prices despite apparently flying high.
Betting: 33-1



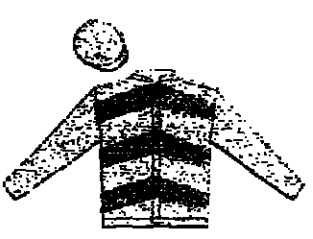
4 CHIEF CONTENDER

Jockey: David Harrison
Not really expensive — cost \$385,000 as a yearling — and improving, at least judged on two recent victories, but still short of the standard required here. Peter Chapple-Hyam trained Dr Devious to win in 1992. Outside possibilities.
Betting: 33-1



5 CLASSIC EAGLE

Jockey: Allan Mackay
Won minor race at Chesham on soft ground last season but has failed to beat anything on two runs this term. Little evidence in his favour, plenty of minus points. An eagle unlikely to land in the winner's enclosure.
Betting: 250-1



6 CLEVER CLICHE

Jockey: Richard Hughes
Third string, and by some way behind Dushyantor and Storm Trooper, in trainer Henry Cecil's team. Made a good impression when winning a Nottingham maiden but limitations exposed since. Difficult to enthuse about.
Betting: 50-1



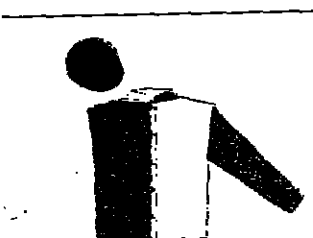
7 DOUBLE LEAF

Jockey: John Murtagh
Carries trainer Michael Stoute's hopes of a third Derby after the withdrawal of Dr Massini. Quietly backed (was generally 33-1 less than a fortnight ago) on the strength of fair form in classic trials. Irish champion Murtagh rides.
Betting: 10-1



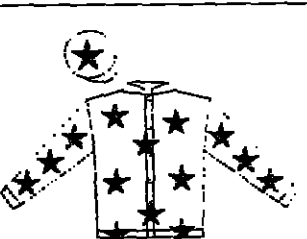
8 DUSHYANTOR

Jockey: Pat Eddery
Clear form chance on second to Glory Of Dancer at York. Eye-catching Derby credentials: owner has won two Derbies, trainer and jockey three apiece. Half-brother to Commander In Chief, the 1983 winner. Leading player.
Betting: 4-1



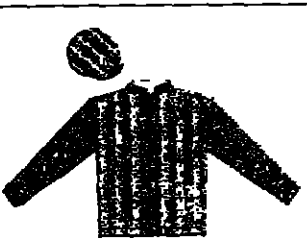
9 EVEN TOP

Jockey: Philip Robinson
Leading form chance on his second to Mark Of Esteem in the 2,000 Guineas and bred to relish this longer trip. Painted as plainly-bred underdog tackling classic bluebloods, but chance not diminished for that.
Betting: 6-1



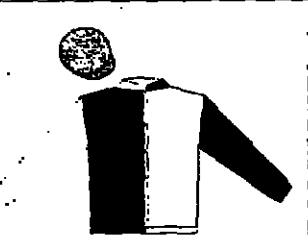
10 GLORY OF DANCER

Jockey: Olivier Peslier
York win from Dushyantor thrust him into the Derby spotlight. Certainly talented, but there are stamina doubts and Peslier has his first Derby ride on a track which has often proved unkind to his fellow French riders.
Betting: 5-1



11 JACK JENNINGS

Jockey: John Reid
First Derby runner for Bryan McMahon in 24 years of training. Placed in some good races, notably third to Glory Of Dancer at York, but a place is probably his best hope. Reid won on Dr Devious in 1992.
Betting: 25-1



12 MYSTIC KNIGHT

Jockey: Kevin Darley
Has a tough act to follow as trainer Roger Charlton's only previous runner. Quasi For Fame, won six years ago. Failed to create much of a stir with victory in the Lingfield Derby Trial but Charlton believes his charge has been underestimated.
Betting: 16-1



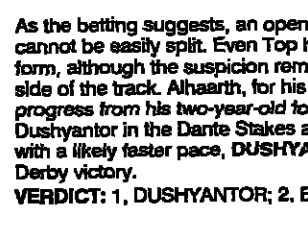
13 PRINCE OF MY HEART

Jockey: Brent Thomson
Third in a Derby trial at Chester last month suggests long odds quote is about right. Proved stamina with victory in a minor race at Colchester in April but standard of that form leaves plenty to be desired at this level.
Betting: 66-1



14 PORTUGUESE LIL

Jockey: Alex Greaves
Frank outsider notable only as the vehicle for Alex Greaves to become the first woman to ride in the Derby. Handicap defeat last time out offers no encouragement. Fairytale may come true, but hard to see it in this case.
Betting: 500-1

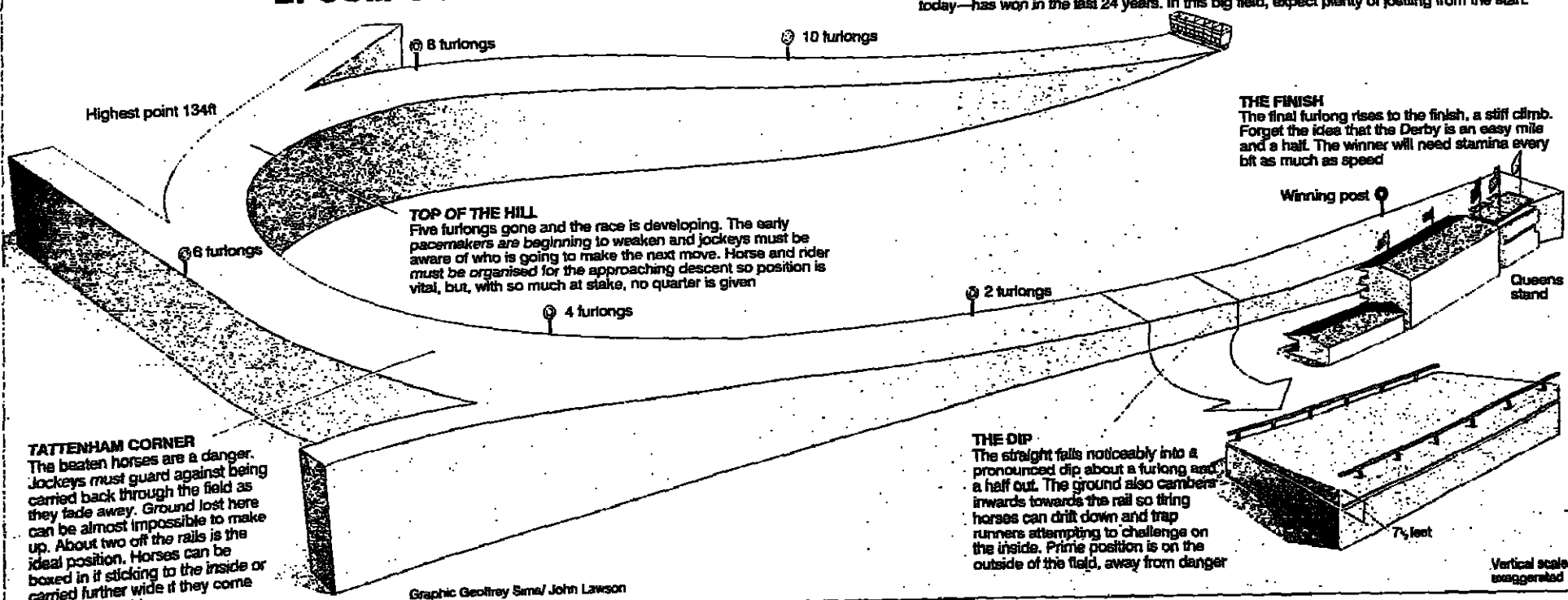


As the betting suggests, an open race in which the market leaders cannot be easily split. Even Top holds Alhaarth on 2,000 Guineas form, although the suspicion remains that he raced on the favoured side of the track. Alhaarth, for his part, has to prove that he can progress from his two-year-old form. Glory Of Dancer defeated Dushyantor in the Derby Stakes at York but, over this longer trip and with a likely faster pace, DUSHYANTOR can give Henry Cecil a fourth Derby victory.

VERDICT: 1, DUSHYANTOR; 2, Even Top; 3, Glory Of Dancer.

Text: George Rae Graphic: Laura Sylvester

DERBY TACTICS AND GUIDE TO THE EPSOM COURSE



COMPREHENSIVE FORM GUIDE TO THE 21 CONTENDERS

ACHARNE

May 11, Lingfield, see Mystic Knight.
Apr 28, Caparville, Rome, soft, (8-9) 31st, 14 ran.
Apr 27, Sandown, see Jack Jennings.
Sep 22, Ascot, see Jack Jennings.

ALHAARTH

May 4, Newmarket, see Even Top.
Apr 19, Newbury, good to firm, (8-9) 31st, 14 ran.
Apr 18, Newmarket, good to firm, (9-0) 11th, 14 ran.
Oct 15, Newmarket, good to firm, (9-0) 2nd, 14 ran.
Oct 14, Doncaster, good to firm, (9-0) 2nd, 14 ran.
Oct 13, Doncaster, good to firm, (9-0) 2nd, 14 ran.

BUSHY FLIGHT

Apr 27, Sandown, see Glory Of Dancer.
Apr 19, Newbury, good to firm, (8-9) 31st, 14 ran.
Apr 18, Newmarket, good to firm, (9-0) 11th, 14 ran.
Oct 15, Newmarket, good to firm, (9-0) 2nd, 14 ran.
Oct 14, Doncaster, good to firm, (9-0) 2nd, 14 ran.
Oct 13, Doncaster, good to firm, (9-0) 2nd, 14 ran.

CHIEF CONTENDER

May 18, Sandown, good to firm, (8-9) 31st, 14 ran.
May 17, Sandown, good to firm, (8-9) 31st, 14 ran.
May 16, Sandown, good to firm, (8-9) 31st, 14 ran.
May 15, Sandown, good to firm, (8-9) 31st, 14 ran.
May 14, Sandown, good to firm, (8-9) 31st, 14 ran.
May 13, Sandown, good to firm, (8-9) 31st, 14 ran.

CLASSIC EAGLE

May 7, Chester, see St Mawes.
Apr 20, Thame, good to firm, (8-9) 8th, 14 ran.
Apr 19, Sandown, good to firm, (8-9) 31st, 14 ran.
Apr 18, Newmarket, good to firm, (9-0) 11th, 14 ran.
Apr 17, Sandown, good to firm, (9-0) 11th, 14 ran.
Apr 16, Sandown, good to firm, (9-0) 11th, 14 ran.

CLEVER CLICHE

May 3, Newmarket, good to firm, (8-9) 31st, 14 ran.
Apr 12, Nottingham, good to firm, (8-9) 31st, 14 ran.
Apr 11, Nottingham, good to firm, (8-9) 31st, 14 ran.
Apr 10, Nottingham, good to firm, (8-9) 31st, 14 ran.
Apr 9, Nottingham, good to firm, (8-9) 31st, 14 ran.
Apr 8, Nottingham, good to firm, (8-9) 31st, 14 ran.

DOUBLE LEAF

May 15, York, see Glory Of Dancer.
Apr 27, Sandown, see Glory Of Dancer.
Apr 26, Sandown, see Glory Of Dancer.
Apr 25, Sandown, see Glory Of Dancer.
Apr 24, Sandown, see Glory Of Dancer.
Apr 23, Sandown, see Glory Of Dancer.

DUSHYANTOR

May 15, York, see Glory Of Dancer.
Apr 27, Sandown, see Glory Of Dancer.
Apr 26, Sandown, see Glory Of Dancer.
Apr 25, Sandown, see Glory Of Dancer.
Apr 24, Sandown, see Glory Of Dancer.
Apr 23, Sandown, see Glory Of Dancer.

EVEN TOP

May 4, Newmarket, good to firm, (8-9) 31st, 14 ran.
Apr 20, Thame, good to firm, (8-9) 8th, 14 ran.
Apr 19, Sandown, good to firm, (8-9) 31st, 14 ran.
Apr 18, Newmarket, good to firm, (9-0) 11th, 14 ran.
Apr 17, Sandown, good to firm, (9-0) 11th, 14 ran.
Apr 16, Sandown, good to firm, (9-0) 11th, 14 ran.

GLORY OF DANCER

May 15, York, good to firm, (8-11) 31st, 14 ran.
Apr 27, Sandown, good to firm, (8-11) 31st, 14 ran.
Apr 26, Sandown, good to firm, (8-11) 31st, 14 ran.
Apr 25, Sandown, good to firm, (8-11) 31st, 14 ran.
Apr 24, Sandown, good to firm, (8-11) 31st, 14 ran.
Apr 23, Sandown, good to firm, (8-11) 31st, 14 ran.

PRINCE OF MY HEART

May 7, Chester, see St Mawes.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SHAMMIT

May 21, Doncaster, good to firm, (8-9) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

Mystic Knight

May 11, Lingfield, good to firm, (8-7) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SPARTAN HEARTBEAT

May 23, Newcastle, good to firm, (8-12) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

ST MAWES

May 23, Newcastle, good to firm, (8-12) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SHAMMIT

May 21, Doncaster, good to firm, (8-9) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SHANTOU

May 28, Sandown, good to firm, (8-11) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SPARTAN HEARTBEAT

May 23, Newcastle, good to firm, (8-12) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

ST MAWES

May 23, Newcastle, good to firm, (8-12) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

SHAMMIT

May 21, Doncaster, good to firm, (8-9) 31st, 14 ran.
Apr 24, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 23, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 22, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 21, Catterick, good to firm, (8-9) 31st, 14 ran.
Apr 20, Catterick, good to firm, (8-9) 31st, 14 ran.

STORM TROOPER

May 15, York, see Glory Of Dancer.
Apr 16, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 15, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 14, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 13, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 12, Newmarket, good to firm, (8-11) 31st, 14 ran.

TASDID

May 11, Leopardstown, good to firm, (8-11) 31st, 14 ran.
Apr 16, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 15, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 14, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 13, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 12, Newmarket, good to firm, (8-11) 31st, 14 ran.

ZAFORUM

May 21, Boreley, good to firm, (8-7) 31st, 14 ran.
Apr 16, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 15, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 14, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 13, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 12, Newmarket, good to firm, (8-11) 31st, 14 ran.

PORTUGUESE LIL

May 21, Boreley, good to firm, (8-7) 31st, 14 ran.
Apr 16, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 15, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 14, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 13, Newmarket, good to firm, (8-11) 31st, 14 ran.
Apr 12, Newmarket, good to firm, (8-11) 31st, 14 ran.

DERBY STATISTICS

BREEDING: Chief Contender, Double Leaf and Dushyantor, all by Sadler's Wells, ought to get the trip (Jack Waterman writes). Even Top, Storm Trooper and Mystic Knight are others whose pedigrees appeal. TRAINERS: Henry Cecil and Dick Hern lead with three wins; from John Dunlop and Michael Stoute (two). Roger Charlton and Peter Chapple-Hyam (one apiece). JOCKEYS: Willie Carson, with four wins, leads Pat Eddery (three), Michael Kinane and John Reid (one each). MARKET: Over the past decade, the winner has eight times come from the first four in the betting.

Switch? Delta? YOU BET.

You can use your SWITCH or DELTA Bank or Building society debit cards to bet on the phone with William Hill. RING TODAY BET TODAY. FREEPHONE 0800 44 40 40. (Minimum total investment per call £10. Over £5 only.)

VODAFONE DERBY STAKES

CRICKET: INDIA RUE THEIR LUCK AS LATE DEVELOPER LEADS ENGLAND INNINGS

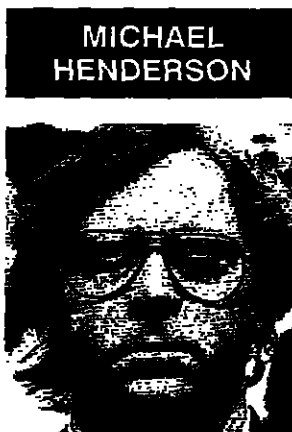
Hussain comes of age as Test batsman

NASSER HUSSAIN did not attempt to disguise his feelings when he took his hundredth run yesterday. No sooner had he angled the ball down to third man than he began a ritual of public thanks and acknowledgement that lasted a full minute, turning his bat to all corners of the ground. As ovations go, this was one of the more heartfelt, and there were further cheers when he came off at the end.

For Hussain, who has a keen sense of his own worth, this innings was the breaching of a personal dam. "At last," he can say, "I have proved myself worthy." He was born in the same week as Michael Atherton, 28 years ago, made his Test debut at the same age, 21, and enjoyed similar acclaim as a young man. Their careers have diverged since then and it is a wiser cricketer altogether who resumes an acquaintance with the England captain that goes back to their school days.

In his eighth Test, seven years after his first, Hussain has at last begun to do justice to a talent that awaits complete fulfilment. There have been fears and tantrums along the way, so nothing can rob him of the prize he clutched to himself, but he has made his first and most difficult Test hundred, there are many more within him. Mark Ramprakash, another contemporary, might not feel the same way, poor chap.

The highest praise one can pay Hussain is to say it was a mature Test match innings. The Indians behaved like charlies on the first day, notwithstanding the capricious nature of the pitch, and the English batting has not exactly been the soul of discretion. Hussain had to earn his runs against good seam bowling and, by coaxing 98 from his last two partners, he made



At the Edgbaston Test match

sure that India began their second innings on the back foot.

To reach lunch unbeaten, surviving a challenging morning, was an achievement in itself. Srinath bowled superbly in that first session and five wickets, instead of two, would not have been misleading. Hussain enjoyed at least three moments of good fortune, most significantly when Darrell Hair judged — with immediate and surprising certainty — that the ball did not brush his glove or bat on the way through to Mongolia. The batsman was 14 at the time and the Indians did not forget it, going by their response to his moment of triumph five hours later.

It has been a good match so far not only for Hussain, but also for David Lloyd, the England coach. Hussain's performance vindicated his selection at No. 3, ahead of John Crawley, and, to show how cruelly cricket sometimes plays its hand, Crawley was out cheaply at Chelmsford as Hussain's innings was starting to take shape. It seems



An elated Hussain celebrates after compiling his long-overdue first Test century at Edgbaston yesterday

that Lloyd can do no wrong at the moment, so completely are his preferences and hunches coming off. By helping players to feel at home in the Test set-up, he deserves his good notices.

What Hussain has got to do now is confirm his right to the No. 3 position. Every team

needs its David Boons and England have not had one for some years. Since Mike Gatting made his last Test hundred at Adelaide in January last year, no fewer than seven men have tried there. Graeme Hick should really have made the spot his own and the hook he essayed

yesterday, eyes off the ball, was another reminder why he has not. Anyway, Hick is doing well at No. 5.

Growing up in public can be mighty hard. When he returned from a disappointing West Indies tour two years ago, Hussain was a marginal figure, marked down as "tem-

peramentally flawed" and unlikely to be given another chance. That he has come back and shown the world he is a changed man is something he can be proud of. Although it is better to withhold praise at times than bestow it extravagantly, Hussain certainly deserves his.

Lloyd pounds Essex bowlers

BY IVO TENNANT

CHELMSFORD (second day of four): Lancashire, with seven first-innings wickets in hand, are 177 runs behind Essex.

GRAHAM LLOYD, who does not have a regular place in his country's batting order, played an innings against Essex yesterday that was bellicose in its intent. His unbeaten 227

included the fastest century of the season, made off 70 balls, and the most number of sixes in an innings, 12, by a Lancashire batsman. He and Stephen Titchard, who finished with 112, put on 332, a record for the county's fourth wicket. All that was missing was the presence of Lloyd's father, the England coach. Lloyd had not scored a

century in the country championship for two years, which is one reason why he is regarded in certain quarters as a limited-over batsman. Another is that he is always included in this form of cricket, to which his natural game is well suited. If Atherton and Fairbrother had been able to play here, he would not have been chosen.

So Lloyd finds himself bracketed with Fairbrother as a one-day specialist, which can hardly help his career. Never afraid to hit the ball in the air, he reached both his half-century and century with ease, then twice drove such out of the ground and picked up Grayson, bowling left-arm spin, into the River Can. These, it should be emphasised, were conventional shots. There were also 22 fours in what was, not surprisingly, his highest score.

All this after Essex had batted on in the morning, Lewis reaching a half-century in his initial first-class match of the season. Lancashire then lost their first three wickets cheaply and appeared, even on this true pitch, to be in danger of following on. Wood, making his debut, was caught at the wicket and Crawley was taken at first slip off float, touching one that was slanted across him. Speak was bowled by Such as he made to sweep.

Soon Lloyd was uncorking Titchard, who chose to keep the ball on the ground and to bat with a resolution that others who went before him had not achieved. His century, his first of the season, came from 202 balls and included ten fours.

The partnership record that he and Lloyd broke was 324 by Archie McLaren and J. T. Tyldesley in 1904 against Nottinghamshire at Trent Bridge. Come the close, Lloyd had batted for three hours 41 minutes and, to judge by the way he played the final over, is looking to add considerably to his total this morning.

Trescothick runs out of luck as Lee prospers

BY PAT GIBSON

TAUNTON (second day of four): Warwickshire, with nine second-innings wickets in hand, are 71 runs ahead of Somerset.

THE power of Shane Lee's strokeplay, which has now brought the young Australian 447 runs in his first six championship innings, turned out to be a double-edged sword for Somerset yesterday, just as they seemed to be taking control.

Lee, whose first-class average plummeted from 127 to 111 when he was out for 65, and Trescothick had put on 95 for the fifth wicket when Lee lifted a drive straight back down the pitch. Welch, the bowler, stuck out a despairing hand and deflected the ball into the stumps, with Trescothick out of his ground.

It was a cruel blow for Trescothick, who had been run out in similar fashion in the previous championship match, and Somerset, who went on to lose their last five wickets for 67 to concede a first-innings deficit of 13. Warwickshire had extended their advantage by 58 for the loss of Khan when a thunderstorm in mid-afternoon ended play.

Somerset had been looking for a substantial lead when Lee and Trescothick were taking the attack to the champions. Follock seemed to be feeling his work-load and with Altree, a young left-arm seamer, so full of nerves on his championship debut that he twice conceded four wickets in his first over. Lee in particular took full advantage. There were 11 fours in his 65 off 97 balls and it was only his own exuberance which got him out, an extravagant extra-cover drive being brilliantly caught by Brown.

NOTHING is certain in cricket. The BBC television commentator who suggested that England had already won the Test match by the evening of the first day will testify to that. Just as he was contemplating a large slice of humble pie (or, in his case, Yorkshire pudding) at tea-time yesterday, so were the Kent players who had suggested during the second day at Grace Road that this match would not go beyond a third.

The way things are going, it would last into a fifth day if there were one. What Kent thought was a pitch in the process of breaking up was nothing of the kind. The spinners have turned the ball more and more, but it has come through increasingly slowly. The batsman who wishes to stay and has a sound technique has every chance of doing so.

Then, as the man said, nothing is certain. For, where as it seemed that Ben Smith's crafted, grafted and undefeated innings of 174, spread over eight hours and 40 minutes, had put Leicestershire into a

lead of 107 and into a position from which they could not lose, so well did Matthew Fleming and David Fulton launch Kent's second innings that, with a day left, anything is still possible.

Fleming was forceful and Fulton supported him well. Their century opening partnership was hoisted in 20 overs and all the painstaking efforts of Smith and Pearson, whose stand of 89 for Leicestershire's ninth wicket had taken more than twice as long, were wiped away.

Leicestershire did not bowl well in the last three hours or so, but Fleming must be credited with taking full advantage. He raced past 50 from 52 balls with two successive sixes off the suffering Brimston, spared nothing and there was plenty of that — on his way to the seventh century of his career. Fulton reached his fifty just before Fleming, after a nervous period in the nineties, went to his hundred from 128 balls with three sixes and 12 fours.

Earlier proceedings had been taken ransom by Smith. Having tasted the cautious method on his way to a century on Thursday, he saw no good reason to change his diet. Pearson proved an equally obdurate ally, and although Parsons had been out after adding only seven runs to his overnight score, the last three Leicestershire wickets had added 133 runs before Fleming appeared in his first starring role, knocking over the last two batsmen.

Smith's innings was the highest of his career. For a natural stroke player, it was a monumental effort of self-denial and it deserved a better reward — better backing from his bowlers, especially the spinners, who could maintain neither line nor length.



Fleming opening charge

Leicestershire v Kent

LEICESTERSHIRE (third day of four): Kent, with all second-innings wickets in hand, are 78 runs ahead of Leicestershire.

KENT: First Innings 334 (R Ward 80, G R Gurney 71, S A Marsh 61).

Second Innings

D P Fulton not out 62
M V Fleming not out 111
Extras (b 4, lb 2, w 4, nb 2) 12
Total (no wicket) 165

BOWLING: Mithal 8-21-0, Pearson 9-21-0, Brimston 9-21-0, Brimston 9-21-0, Brimston 9-21-0.

Score at 120 overs: 358-6.
FALL OF WICKETS: 1-25, 2-45, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Leicestershire 8, Kent 6.

Umpires: J D Bond and D J Constant.

Nottinghamshire v Northamptonshire

TRENT BRIDGE (second day of four): Nottinghamshire, with eight first-innings wickets in hand, are 506 runs behind Northamptonshire.

Northamptonshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R T Williams c Fordham b Carr 51
D J Copley c Walker b Tolley 34
A R Roberts c Tolley 34
A R Roberts c Tolley 34
Extras (b 8, lb 17, w 14, nb 4) 45
Total (no wicket) 506

Score at 120 overs: 322-3.

FALL OF WICKETS: 1-24, 2-73, 3-108, 4-133, 5-133, 6-133, 7-133, 8-133, 9-133, 10-133, 11-133, 12-133, 13-133, 14-133, 15-133, 16-133, 17-133, 18-133, 19-133, 20-133, 21-133, 22-133, 23-133, 24-133, 25-133, 26-133, 27-133, 28-133, 29-133, 30-133.

Bonus points: Nottinghamshire 8, Northamptonshire 6.

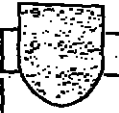









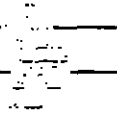





Umpires: V A Holder and J Lloyd.

Nottinghamshire: First Innings

R R Montgomerie c Walker b Carr 31
A Fordham c Bates b Evans 34
D Bailey c Fordham b Carr 31
M Loe c Archer b Evans 98
P J Williams c Fordham b Carr 51
R

EURO 96

THE COMPLETE GUIDE

GROUP A	GROUP B	GROUP C	GROUP D
ENGLAND  <p>After all the speculation about whether any of the "Cedric" Pacific Four would be involved in the England squad, news of one expulsion did seep through to the team's Blenheim Abbey headquarters yesterday: England officials have apparently banned The Sun from the team hotel lest the subject matter disturbs the players so close to the big game. Tony Adams, who may replace David Platt as captain today, took the censorship further when he revealed he was trying to ensure his colleagues did not read any newspapers or watch television. He said they had been watching videos and "doing things to relax the brain" instead. Adams and Darren Anderton were the only players who were brought out to see the press in the giant white tent that caters to the international media. Gary Neville has recovered from his thigh strain and should start against Switzerland but Les Ferdinand still has a groin problem and is unlikely to be considered.</p>	SPAIN  <p>Prepares for a culture shock when Spain make their first Euro 96 outing tomorrow. Gone are the days of Latin lassitude; fanaticism is the watchword under coach Javier Clemente. His Basque work ethic has transformed the collection of disparate elements into a cohesive whole. Reassuringly, the Spanish build-up has been far from conventional. Only two friendlies this year, none in the last month and only one week together before the big kick-off suggests either supreme confidence or total disregard by the Spanish footballing authorities. It is the latter, but Clemente has devised bizarre routines to offset the effects of a demanding domestic competition. His most loco idea is to lock the players in a sauna and then transfer them into a swimming pool filled with ice. "We have had the worst of all the build-ups, but it has been the best as well," Clemente said. Their play may be less mysterious, but at least their utterances remain as impenetrable as ever.</p>	GERMANY  <p>This has been an embarrassing two days for the Germans. The last straw, the cancellation of yesterday's open training session at Macclesfield, had the "phone ringing off the wall" from disappointed fans. Bertie Vogts was unrepentant, insisting that the Macclesfield pitch was unsuitable. "I've been of every major championship since 1966, and every training pitch was far, far better than the one we were given." The Germans will attempt to repair the public relations damage by trying to find an alternative pitch next week. "We feel we have an obligation to keep on doing public sessions, we're not trying to hide," Niersbach said. There was one German success, albeit for their medical profession, yesterday. It was announced that Mario Basler, who flew home earlier in the week, had had a loose piece of bone in his foot removed yesterday, and he is expected back today and to be fit to play against Russia next week.</p>	DENMARK  <p>The Danes have an uncanny knack of putting their differences behind them. There have been all sorts of rows and boycotts by the players but, right now, they probably have the best team in the world. The reward, for the neutral, is the opportunity to watch the Laudrup brothers play together in a significant tournament for the first time. Michael's beef has been with the team's negative style of play but he has, temporarily at least, converted to the notion that Denmark do not have enough talent to play other than on the break. There are no injury worries and manager Richard Møller Nielsen is expected to field the same side that beat Ghana 1-0 in Copenhagen last weekend despite the assertion of Rangers' Brian Laudrup that "we didn't play particularly well... but it suits us to play against skilful players." So, it surely must be Denmark and Turkey to qualify from this group, then.</p>
SWITZERLAND  <p>British bureaucracy is often impenetrable but the spirit of Euro 96 helped to cut through the red tape when Credit Suisse, sponsors of Switzerland, wanted to hang a good luck banner on the side of the Swiss National Tourist Office in Leicester Square. Such advertising is strictly controlled in the West End but, after countless calls and faxes, Urs Eberhard, the bank's head honcho in the UK and Ireland, finally managed to bypass all the red tape and gain permission. "It took a long time but I suppose that is typical of you English," a bank spokesman said. It cost £4,000 to employ 12 men to scale the heights and unfurl the banner, but there is still a catch. It can remain there for only three days before it must flutter gently to earth. "Maybe if we reach the final we will try to put it up again," the spokesman, having slipped into pils-mighty mode, added.</p>	BULGARIA  <p>Tournament play, it seems, brings out the old Iron Curtain mentality in the eastern Europeans. The Bulgarians are holed up in an isolated hotel in Scarborough and security is very tight — even the team press office had difficulty gaining entry this week. They do like a good old conspiracy theory as well. Dimitar Penev, the Bulgarian coach, finally gave a press conference this week, only to descend immediately into dark mutterings about the Spanish. He accused them of trying to undermine his side by circulating the Bulgarians based in Spain. "It won't work. They are trying to kick up a storm but we will ignore it," he said. If it all smells of paranoia, don't be fooled. Penev was just playing little games and the reality is that he arrived in England full of confidence, and with good reason. It would seem. "We are a better side now than we were when we reached the World Cup semi-final two years ago," he said.</p>	CZECH REPUBLIC  <p>Some idiosyncratic preparation has left the Czechs looking reasonably likely to perform well in the demanding Group C. They wooed Preston Grasshoppers rugby union club sufficiently effectively for the club's groundsman to transform a muddy rugby field into a smooth soccer pitch for the Republic's training sessions. And the Czechs completely bowled over the village of Sander Bridge despite trouncing their UniBond league side 9-1 on Thursday evening. Every member of the squad, apart from Kouba, took part in the friendly at Irongate, Maier, the third-choice goalkeeper, even had a go in midfield. It seems that they have an embarrassment of riches with Berger, top scorer in the qualifying stages, not sure of a place in the starting line-up against Germany tomorrow. Strick, the Newcastle United goalkeeper, is not too hopeful of selection — if Kouba recovers from his elbow injury he will still be first choice.</p>	PORTUGAL  <p>Portugal are taking no chances with "mad cow" disease. The Portuguese cattle industry is sending its own beef and the squad have brought their own chef, dairy products and, having heard of Yorkshire Water's reputation, their own water with them. Food apart, the Portuguese are happy enough in South Yorkshire. They were greeted on Wednesday by a civic reception in Sheffield, and trained at Sheffield Wednesday's training pitch the next morning. To make them feel really at home, the Companhia Paulo Ribeiro, Portugal's leading modern dance group, were at the Crucible last night. "All the people are very friendly, the facilities are very good, the training pitch is excellent," Vítor Baia, the captain, said after their first session. His view of Paulo Ribeiro was not given. David Platt, the Sheffield Wednesday manager, was equally complimentary in reverse, saying that he expected Portugal to win Group D.</p>
HOLLAND  <p>Sapwell House Hotel and Country Club, set in deepest, rural Hertfordshire, near St Albans, had seen little like it before the Holland squad invaded its neatly manicured grounds this week. It was no surprise that many of the guests were seen peering in bemused fashion from the overlooking balcony, wondering what on earth was this bright orange gathering before them. They had no need to worry; the unexpected invaders were perfectly formed and perfectly behaved. Holland's coach, Guus Hiddink, may have a few injury worries, the fitness of the Ajax forward Patrick Kluivert in particular, leading up to his team's clash with Scotland at Villa Park on Monday, but the players gave their onlookers a thrill and also performed admirably for the assembled press scrum. Considering the promised sums on offer, reported to be in the region of £160,000 per player, if they win the championship, they had much to look good about. Mercy me, not even a hint of a broken TV.</p>	ROMANIA  <p>With Kevin Keegan in the ITV studio and most of his players basking in the sun, Newcastle United's Durham training base, Maiden Castle, is being borrowed by Romania during June. It was on this university-owned land that Anghel Iordănescu's squad trained in bright sunshine yesterday. They have been settling into Redworth Hall, just north of Darlington, and charming members of that upmarket hotel's health club by working out alongside them in the gym. A general lack of English is no barrier to the Romanians' attraction, and female fitness aficionados have been out buying the latest in figure-enhancing lycra leotards as they bid to catch the eye of Florin Radulescu et al. The Anghel of Bucharest will not like local paper talk about which of his charges might suit Peter Reid's Sunderland next season but surely no rumour can top that of a couple of seasons ago when Keegan was supposedly sighted in a Birlney fish and chip shop with George Hagi.</p>	ITALY  <p>Italy traveled the north-west looking for a hotel prepared to accept their own chef and closed accommodation to anyone but the Italian squad. To say they are one of the more private teams of Euro 96 would be the understatement of the tournament. Yesterday Arrigo Sacchi set a few players loose on the media, of which the Italian contingent create a highly claustrophobic atmosphere. Roberto Mussi performed best under the spotlight looking very like Robert Redford, in front of camera. Mussi was not really expected to be a first choice full back but was named for today's warm up game against Stoke City's under-18s. He is now just one step from playing at Anfield for which he has a "particular fascination" having supported Liverpool as a youngster. Zola, also named for the warm-up match, expressed a vague interest in one day joining the FA Carling Premiership. Vitali has probably started a fashion.</p>	TURKEY  <p>Was it pure coincidence that a promotional stunt, involving a large model of a turkey, was taking place outside the team hotel in Bolton, near Grantham, when the Turkish squad arrived for business on Tuesday? No matter, they are forgoing souls and it has not affected their plans for a get-together and barbecue tonight. Though traditional Christmas fare is unlikely to be on the menu, Faik Terim and his squad will eat heartily and contemplate their debut in the European championship finals. "We have waited more than 70 years for this chance and it is important that we make an impression," he said. Tugay Keremoglu, the Galatasaray midfielder player, has a foot injury but is Terim's only worry ahead of the game against Croatia on Tuesday. "It is the first time we have played them since Yugoslavia broke up and they will be playing with their hearts," he said, "but we have not come here to think about Croatia."</p>
SCOTLAND  <p>Scotland are obliged to share their training complex for the European championship finals, but the company they keep is proving affable. The squad is using the leisure facilities of the NFU Mutual in Stratford. On Thursday, around 1,000 employees and children had the opportunity to collect photographs and autographs. The attention was a little less abundant yesterday, but, as he left the field, Ally McCoist was able to barter with secretaries who were leaning from a window in the office block. The congenial surroundings were offered by NFU Mutual's managing director, Andrew Young, a Scot whom underlings claim is a keen Rangers supporter. Eoin Jess, the Coventry City midfielder player, was withdrawn from the latter part of the training session because of a slight thigh strain, but it is expected to clear up in the next 24 hours and he should be available for Scotland's opening match against Holland on Monday.</p>	FRANCE  <p>Oh est Cantona? To the France manager, Aimé Jacquet, that question was becoming a little more pertinent as this week has progressed. Jacquet has received remarkably little criticism for his decision to ignore the obvious charms of the man many English supporters believe can walk the Channel that the French squad flew across yesterday. The shrugs were becoming increasingly Gallic though, after Zinedine Zidane, the impostor who impudently assumed King Eric's crown, was struck down with injury. The problem is with the thigh muscle and the bulletins from the team doctor, Jean-Marcel Forré, have been darker by the hour. Thankfully for Jacquet, Zidane successfully came through a test against Armenia and the French arrived yesterday buoyant as they checked into The George Hotel in Northumberland. A 2-0 victory on Wednesday extended their unbeaten sequence to 23 matches and improved already soaring confidence. Qui a besoin de Cantona?</p>	RUSSIA  <p>Glasnost may have had its moments, but it evidently has not infiltrated the Ministry of Sport and Tourism yet. Inside Wrightington Hall, the country club hotel headquarters of the Russia team, outside Wigan, is proving almost as impenetrable as the Kremlin in the old days. Guards patrol the corridors and visitors are discouraged. Yesterday the barriers came down briefly with an open training session at Wigan Athletic. "This will be the only chance to meet the players," their press officer warned. It had been scheduled for 5pm today, until it was pointed out that it clashed with the end of England's first game. The only question over the team is the replacements for the injured first-choice full backs. The loss of the outstanding defender Nikiforov for the first game increases the problem, and there have been suggestions that Kanchelskis could play wing back, but they are more likely to play him in his more orthodox role.</p>	CROATIA  <p>Drazen Ladic, the Croatia goalkeeper, has been undergoing plenty of casting practice as Miloslaw Elezovic's squad have turned in and chilled out in Ireland this week. Ladic, 33, is a keen angler and has been taking advantage of the piscatorial delights of Co Monaghan. At first, Ladic claimed to have caught a trout in a local lake. "He was trying to get his lunch but we reckon he bought it down the road," a Croatian insider said. Then, a day later, he turned on the style for a television crew that just happened to be passing by, hauling in a brace of pike of the milneuse variety. Much bigger fry now lie ahead for Ladic and company, with Croatia due to arrive in England today, to set up shop at their Group D headquarters at Oakham, near Rutland, Leicestershire. What price Turkey are not so much stuffed but reeled right in at Nottingham Forest's City Ground on Tuesday evening?</p>

MATCH-BY-MATCH GUIDE

GROUP A	GROUP B	GROUP C	GROUP D
England, Holland, Scotland, Switzerland	Spain, France, Romania, Bulgaria	Germany, Czech Republic, Italy, Russia	Denmark, Portugal, Turkey, Croatia
Today England v Switzerland (Wembley, 3.0) Mon June 10 Holland v Scotland (Villa Park, 4.30) Thur June 13 Switzerland v Holland (Villa Park, 7.30) Sat June 15 England v Scotland (Wembley, 3.0) Tues June 18 Scotland v Switzerland (Villa Park, 7.30) Tues June 18 England v Holland (Wembley, 7.30)	Tomorrow Spain v Bulgaria (Eland Road, 2.30) Mon June 10 Romania v France (St James' Park, 7.30) Thur June 13 Bulgaria v Romania (St James' Park, 4.30) Sat June 15 France v Spain (Eland Road, 6.0) Tues June 18 France v Bulgaria (St James' Park, 4.30) Tues June 18 Romania v Spain (Eland Road, 4.30)	Tomorrow Germany v Czech Republic (Old Trafford, 5.0) Tues June 11 Italy v Russia (Anfield, 4.30) Fri June 14 Czech Republic v Italy (Anfield, 7.30) Sun June 16 Russia v Germany (Old Trafford, 3.0) Wed June 19 Italy v Germany (Old Trafford, 7.30) Wed June 19 Russia v Czech Republic (Anfield, 7.30)	Tomorrow Denmark v Portugal (Hillsborough, 7.30) Tues June 11 Turkey v Croatia (City Ground, 7.30) Fri June 14 Portugal v Turkey (City Ground, 4.30) Sun June 16 Croatia v Denmark (Hillsborough, 6.0) Wed June 19 Croatia v Portugal (City Ground, 4.30) Wed June 19 Turkey v Denmark (Hillsborough, 4.30)
P W D L F A Pts England 0 0 0 0 0 0 Holland 0 0 0 0 0 0 Switzerland 0 0 0 0 0 0 Scotland 0 0 0 0 0 0	P W D L F A Pts Spain 0 0 0 0 0 0 France 0 0 0 0 0 0 Romania 0 0 0 0 0 0 Bulgaria 0 0 0 0 0 0	P W D L F A Pts Germany 0 0 0 0 0 0 Czech Rep 0 0 0 0 0 0 Italy 0 0 0 0 0 0 Russia 0 0 0 0 0 0	P W D L F A Pts Denmark 0 0 0 0 0 0 Portugal 0 0 0 0 0 0 Turkey 0 0 0 0 0 0 Croatia 0 0 0 0 0 0

QUARTER-FINALS

Sat June 22 Winners Group B v Runners-up Group A (Anfield, 6.30)
 Sun June 23 Winners Group C v Runners-up Group D (Old Trafford, 3.0)

SEMI-FINALS

Wed June 26 Villa Park winners v Anfield winners (Old Trafford, 4.0)
 Wed June 26 Wembley winners v Old Trafford winners (Wembley, 7.30)

FINAL

Sun June 30 Wembley, 7.0

PREVIOUS WINNERS
 1960: Spain
 1964: Spain
 1968: Brazil
 1972: West Germany
 1976: Czech Republic
 1980: West Germany
 1984: France
 1988: West Germany
 1992: Denmark

RUNNERS-UP
 1960: Yugoslavia
 1964: USSR
 1968: Yugoslavia
 1972: USSR
 1976: West Germany
 1980: Belgium
 1984: Spain
 1988: USSR
 1992: Germany

Words: Oliver Holt, Kevin McCarr, Peter Ball, Russell Kempson, Alyson Rudd, David Maddock, Louise Taylor

LATEST BETTING
 4-1: Germany
 5-1: Italy
 11-2: Portugal
 6-1: France
 7-1: England
 8-1: Spain
 10-1: Portugal
 12-1: Croatia

LATEST BETTING
 15-1: Russia
 25-1: Bulgaria
 25-1: Romania
 25-1: Denmark
 50-1: Switzerland
 66-1: Czech Republic
 80-1: Scotland
 100-1: Turkey

GOLF 41

FAVOURITES FALL
IN LAST FOUR
OF THE AMATEUR

SPORT

SATURDAY JUNE 8 1996

TENNIS 45

SAMPRAS MEETS
HIS MATCH IN
PARIS SEMI-FINAL

Venables expected to leave out Platt for opening match against Switzerland

Football needs safe European home

IT IS a time to accentuate the positive. At three o'clock this afternoon the most important sporting event England has staged for 30 years is launched when the national team plays its first serious game for 30 months, against Switzerland. The country must bond together to ensure Euro 96 runs smoothly.

Success need not be tied to the remote prospect of England repeating their triumph in the 1966 World Cup. They may not be as good as that. Germany and Italy, and even Croatia, France and Spain, may be so much better. And in reality, Euro 96 represents a greater challenge to the country, to the civil order and the welcoming mood of the people, than it depends on 22 players.

"Coming home" and "We are in this together" are the slogans. For three weeks, the motherland of the world's most popular game will undergo something like a rebirth. There is pain, expectancy, fear. The players, appearing from behind the white security screens of their training ground and, one trusts, thoroughly dried out after their tour of the Far East, have a responsibility. Paul Gascoigne, if only he can use his ability, can indulge all his unusual traits and be a hero. Alan Shearer, so rapacious a goalscorer in the league, must break his 1,065-minute drought for the national team and show those who believe the tighter marking of continental teams, the intelligence of sweepers, blunts his head-on, aggressive approach.

"Don't tell anybody how good you are," Arnold Palmer's father used to tell the young golfer. "Show 'em!"

Show us all, indeed. One can only guess about the make-up of the teams at Wembley this afternoon. Terry Venables exercises his right to play the managerial game of "you first", and Arthur Jorge reciprocates in kind. The two of them will hand in their team-sheets together, each hoping to have outfoxed the other.

The Wembley turf, once the pageant of a cast of 1,000,

ROB HUGHES



Football
Correspondent

including medieval knights in armour, has cleared, will probably prove as inert as the FA Cup finalists. Manchester United and Liverpool, said it was last month. You cannot water a pitch when a pageant is so important, and players already nervous and cautious in not wanting to lose the inaugural match will suffer on it. That is the excuse over and done with; now for some optimism.

Venables has called 54 players to training in his two years in charge; 47 of them made it into an England shirt, 27 for the first time. At the end, he relies on a squad containing seven players with Tottenham Hotspur connections. This smacks of a coach restlessly trying to find performers to fit the system he believes will carry the old country towards the new, continental approach. That he should go back to his roots, to a Tottenham team that won so little, is unnerving; but block selection is the vogue. The Dutch, for example, have 14 of their 22 with Ajax connections.

Through the comparative veil of silence, Venables has spoken about his favourite son. "He was sensational when he was at Tottenham, and he might now be as good again," the coach said. "In fact, because he's learning to release the ball quicker, to give himself time to go on his runs, he might be better." The subject, inevitably, is Gas-



Adams, who is likely to captain England against Switzerland at Wembley today, makes his point in lion-hearted fashion yesterday. Photograph: Marc Aspland

coigne. As a rider, Venables adds that it is not his duty to control the enthusiasm or the nature of England's most gifted creator... the inference is that players are born, not made.

David Platt, the England captain, might be the obverse to that. Unquestionably a man whose achievements have been constructed through good habits and application, he scores from midfield even when his part in build-ups might be questioned. Precious goals, when England are ca-

pable of precious few. If the grapevine is right, Platt is out of the starting line-up. One suspects that Venables thinks Switzerland will attack with three players, Marco Grassi, Stephane Chapuisat and Kubilay Turkulmaz, and therefore, the "new England" of only three in defence, must be shelved for an afternoon.

The Swiss, damaged by the broken toe Christophe Ohrel, the midfielder player, suffered on Monday, and weakened by suspensions to the right back, Marc Hottiger, and the teen-

age midfielder, Raphael Wicky, are considering at least one part-time professional with only one taste of interna-

Complete guide 46
Bobby Robson 47
1966 recalled Magazine

tional football, Sebastian Jeanneret, but that represents only one of the "host" advantages England enjoy.

Not having had to qualify, England have no suspended

players, unlike Switzerland, Holland, who start the tournament without their captain, Danny Blind, and Germany, who begin without Jürgen Klinsmann.

Playing on home territory and denying, because of a "misunderstanding", Switzerland the right to train on the Wembley field, are two more. But the principal perk of the host is to start the tournament; should England also finish it, they will have 23 days in which to play six matches. Germany have 22, Italy, Rus-

sia and Croatia only 20. The symbol of Euro 96 could be Patrick Kluivert, of Holland and Ajax, the rising star of the pop culture that football is now becoming. He will receive a bonus of £170,000 if Holland win the tournament. The £670 million that BSKyB has agreed to pay for four more years of FA Carling Premiership football means that England's wealthy clubs could pay the asking price for Kluivert, or whoever takes the eye in the next three weeks.

What cannot be bought is

peace. "Nothing has shaken my belief that Euro 96 will be a festival not only of football but also of the English way of life." Thus said Graham Kelly, the FA chief executive, on the morning after the riot in Dublin 15 months ago. The game's future here depends on him being proved right.

ENGLAND (probable, 4-4-2): D. Beaman (Arsenal) — G. Neville (Manchester United), A. Adams (Arsenal, captain), S. S. (Aston Villa), S. Pearce (Nottingham Forest) — D. Anderson (Tottenham Hotspur), P. Line (Internazionale), P. Gascoigne (Rangers), S. MacKenzie (Liverpool) — E. Shearer (Tottenham Hotspur), A. Shearer (Blackburn Rovers).
Referee: V. Diaz (Spain).

Cecil holds powerful Derby hand

HENRY CECIL won the Oaks with Lady Carla yesterday and spoke confidently of completing a rare Epsom classic double by landing the Vodafone Derby this afternoon (Richard Evans writes).

Cecil, the ten times champion trainer, is double-handed for the world's most famous flat race and said: "We are very pleased with Dushyantor and Storm Trooper and are going to have a really good day. They have come through everything right and come to a peak like Lady Carla. It is a question now of whether they are good enough."

Cecil was the last trainer to complete the Oaks-Derby double, with Oh So Sharp and Slip Anchor in 1985. Dushyantor will be ridden by Pat Eddery and is 4-1 favourite while Storm Trooper, the mount of Mick Kinane, has been well backed during the past 24 hours to 6-1. While Cecil attempts to send out his fourth Derby winner, Alex Greaves will become the first woman to ride in the 216 years of the Derby. Greaves, 28, rides Portuguese Lil, the 500-1 outsider.

Bred to win, page 42
Alex Greaves, page 42
Colours guide, page 43

Staunch Hussain keeps England in control

BY ALAN LEE
CRICKET CORRESPONDENT

EDGBASTON (second day of five): India, with all second-innings wickets in hand, are 94 runs behind England

ENGLAND have spent as long in the search for an effective No 3 as Nasser Hussain has spent seeking the fulfilment of a Test career. The two ambitions happily coincided yesterday, and the benefits, for both parties, of Hussain's maiden century may be more than short-term.

The immediate prognosis is that England ought to win the first Cornhill Test, although there were times yesterday when their control was dan-

gerously eroded. Beyond that, England can at last link in the name of a man who has frustrated nobody more than himself by his protracted battle to conquer temperament with talent.

It is six years since Hussain made his precocious entrance to Test cricket, three years since the last of his seven games. The second coming of which he sometimes despaired has now been achieved in style and, what is more, in the position where a steady stream of candidates have tried and failed to hold down.

The last century made by an England No 3 came from Mike Gatting, 14 Tests ago. Eight different batsmen have been asked to bat there within

those games. Nobody else will have the chance for a while.

Hussain played magnificently for more than five hours, as he needed to do. India, stung by the carelessness of their batting, responded so tigerishly with the ball that, for long periods, the game hung in the balance. At one stage, England had plunged to 215 for eight, only one run ahead.

The most untrustworthy pitches can often produce the most gripping cricket and this was a case in point. Warwickshire are sensitive on the issue, but the fact remains that this has been a poor surface. That the outcome has been two intriguing days, however, is unarguable.

England's overnight position was soon exposed as illusory. On a humid morning, shortened by a 20-minute shower, they lost three wickets and might easily have lost five or six. Javagal Srinath bowled with skill, venom and no luck whatsoever.

Prasad and Mhambre, his underrated partners in seam, assisted ably and England lived on their nerve-ends.

Knight was out to the second ball of the day, which kept low. Two of the next three flew past Hussain's nose. He was disconcerted neither by this nor by the alarms that he was to experience up to lunch, by when he had batted two hours for 19. He was proclaiming his maturity, advertising his pa-

tience and focus. The exotic shots — the late cuts, cover drives and leg glances — would come later.

Atherton, having twice edged Prasad just short of the slip cordon, eventually drove at Mhambre and was caught, jugglingly, at second slip. Thorpe came out blazing, survived a couple of top-edged pulls and was then bowled, off bat and pad, by Srinath.

Hick was watched by his parents, over from Zimbabwe, where they have compiled 23 scrapbooks of his career. This will not be an innings that they will wish to highlight, for its watchful beginnings were squandered by a pull to long leg, where two men had been set for such a stroke.

Now, however, came England's jauntiest batting. Ronnie Irani has taken to international cricket with engaging gusto and he simply did what comes naturally, hitting the ball cleanly from his imposing height. Of the 46 added in ten overs with Hussain, Irani made 34 from 34 balls before falling to a lifter from Srinath, kicking the ground in self-disgust and offering a disarming grin of apology to umpire Hair.

This was the first of four wickets to tumble to 20 runs. The other three fell in eight balls from Prasad, who yanked Russell and found Lewis and Cork flitting outside off stump. Hussain was still in the sixties, but, as the bowlers tired, the softer ball behaved more placidly and, with the tail playing sensibly, he virtually doubled his score.

When Patel was leg-before to Kumble, an out-of-sorts bowler, Hussain had reached 93, but Mullally, whose career average is seven, accompanied him in a frisky stand of 49. India, so close to turning this game on its head, looked deflated and it was as well for them that the weather closed in with 15 overs unbowed.

Michael Henderson, page 44
Photograph, page 44
Double century, page 44



Hussain: century on recall

SCOREBOARD FROM EDGBASTON

INDIA: First Innings 214 (J Srinath 52; D G Cork 4 for 61)	C C Lewis c Rathore b Prasad 0 (1min, 1 ball)
ENGLAND: First Innings	D G Cork c Jadeja b Prasad 4 (8min, 9 balls)
N V Knight c Mongia b Srinath 27 (79min, 48 balls, 4 fours)	M M Patel lbw b Kumble 18 (62min, 35 balls, 2 fours)
*M A Atherton c Rathore b Mhambre 33 (120min, 98 balls, 5 fours)	A D Mullally not out 14 (47min, 25 balls, 3 fours)
N Hussain c sub (R Dravid) 128 (303min, 227 balls, 1 six, 18 fours)	Extras (b 16, lb 3, nb 7) 26
G P Thorpe b Srinath 21 (45min, 30 balls, 1 six, 2 fours)	Total (80.2 overs, 389min) 313
G A Hick c Mhambre b Prasad 8 (41min, 29 balls, 2 fours)	FALL OF WICKETS: 1-60 (Atherton 31), 2-72 (Hussain 3), 3-109 (Hussain 15), 4-149 (Hussain 49), 5-195 (Hussain 51), 6-205 (Hussain 58), 7-205 (Hussain 58), 8-215 (Hussain 64), 9-264 (Hussain 93)
R C Irani c Mongia b Srinath 34 (61min, 34 balls, 7 fours)	BOWLING: Srinath 28.2-5-103-4 (nb 6; 2 overs, 12 balls; 4-0-17-0, 13-3-30-2, 4-0-22-1, 3-1-13-0, 3-0-21-0, 1-2-0-0)
J R C Russell b Prasad 0 (23min, 14 balls)	INDIA: Second Innings
	V Rathore not out 5 (10min, 8 balls, 1 four)
	A D Jadeja not out 0 (10min, 6 balls, 1 four)
	Extras 0
	Total (no wk, 2.2 overs, 10min) 5

1-0-1: Prasad 28-5-71-4 (11 balls; 7-2-7-0, 4-3-1-0, 6-2-22-1, 3-0-18-0; Kumble 24-4-77-1 (12 balls; 4-0-21-0, 14-4-41-0, 6-0-15-1); Mhambre 10-0-49-1 (nb 3; 8 balls; 2-0-8-0, 7-0-31-1, 1-0-8-0)

SCORING NOTES: Second day: Hussain 19, Hick 0. Tea: 229-8 (68 overs, 301min; Hussain 76, Patel 2). Second new ball taken at 5.14pm. England 302 for 9 (87 overs)

S V Manjrekar, S R Tendulkar, *M Atherton, IN R Mongia, S B Joshi, A Kurkute, J Srinath, P M Mhambre and B K V Prasad to bat.

BOWLING: Lewis 1.2-0-5-0 (1 ball; Cork 1-1-0-0)

Umpires: D B Hair (Australia) and D R Shepherd.

Match referee: C W Smith (West Indies).

TESTS TO COME

Second (Lord's): June 20 to 24. Third (Trent Bridge): July 3 to 9.

□ Compiled by Bill Frindall

MONDAY

15 PAGES
OF SPORT

THE TIMES
GREAT
SUMMER
OF SPORT

Every week, the brightest writers and best reports on a spectacular season



Rob Hughes, Oliver Holt, Bobby Robson and Lynne Truss cover all the angles as Britain's biggest sporting event for 30 years opens at Wembley

RACING

Alex Greaves, the first woman jockey in the Derby, gives an exclusive account of her big day

The Swiss should stick to watchmaking? Wembley 3 o'clock

Tag Heuer and Watches of Switzerland together make great partners. The Tag Heuer Sfeil Chronometer is now available at Britain's only dedicated Swiss watch specialist. Stockists nationwide. Phone for your nearest branch on 0171 931 7171.

TAGHeuer

SWISS MADE SINCE 1860

Watches of Switzerland

هكذا من الأصل

Zhirinovsky's wild words cast spell over the workers

FROM RICHARD BEESTON IN OREKHOVO-ZUYEVO

DRESSED in a canary-yellow blazer and shielded from the summer sun by an incongruous EU umbrella, Vladimir Zhirinovsky strutted up to the microphone before launching into his familiar tirade.

The West was colonising the great Russian nation. A corrupt and incompetent Government needed to be ousted from power. Russia cried out for a firm hand to restore order and rebuild its greatness. The time for Zhirinovsky had come.

In a 45-minute outburst the ultra-nationalist firebrand managed to keep the attention of a crowd of 1,000 in this industrial town east of Moscow, by shocking and amusing his audience in a performance that Mussolini would have envied.

"I will be voting for him," said Andrei, 36, a factory worker, who added that Russia needed a new leader to rebuild the country without taking it back on the road to communism. "I like the way



he speaks and I believe in what he says."

Aside from a brief campaign pledge to house, employ and protect Russia, Mr Zhirinovsky, 50, spent most of his address in a character assassination of his rivals. President Yeltsin led a weak, lazy and corrupt administration which had turned Russia into a colony of America. The only distinction of Gennadi Zyuganov, the Communist Party leader, was his time as a cook in the army. Grigori Yavlinsky, the liberal candidate, was a CIA agent.

"There is only one week left to choose," said the ultra-nationalist, jabbing his finger at the crowd. "Don't go to your dachas. Think about the country's future and what you can do to save it. Think about your children."

His anti-Establishment, anti-Western and anti-Semitic outbursts are well received by the country's sizable population of have-nots, many of whom are ready to overlook his Jewish parentage and links to the Kremlin.

"Zhirinovsky knows he cannot win the election, but he has run a good campaign and will probably emerge with a healthy showing," said Sergei Markov, a political analyst at the Carnegie Centre in Moscow. "He could use that support to bargain with."

□ Bomb blast: Valeri Shantsev, candidate for Deputy Mayor of Moscow, was wounded by a bomb that exploded outside his apartment block.



Karl Hass, 84, a former SS major, is taken to a military hospital in Rome after jumping from the first floor of his hotel yesterday when he was due to testify in a war crimes trial

Rome atrocity trial's SS witness injured in hotel escape bid

FROM RICHARD OWEN IN ROME

THE war crimes trial of the former SS captain, Erich Priebke, took a dramatic turn yesterday when a fellow SS member who was about to give vital evidence for the prosecution tried to escape from his guarded hotel by jumping 15th from the first floor, breaking his pelvis and damaging vertebrae.

There was speculation that members of a shadowy network of former SS officers had threatened Karl Hass, 84, who agreed only reluctantly to appear in court. "I fear there has been some external interference," said Antonio Intelisano, the military prosecutor, who persuaded Herr Hass, a former SS major, to come to Rome from Switzerland to give evidence and guaranteed his safety.

Signor Intelisano said Herr Hass had told police in the military hospital where he is now under redoubled guard that he had become "afraid to testify". The prosecutor, who met Herr Hass on Thursday night, said he had "reason to believe" that Herr

Hass had later received several mysterious telephone calls, changed his mind about testifying and tried to escape. But a police spokesman insisted Herr Hass had had only one phone conversation, with his daughter in Switzerland.

Herr Priebke, 82, was extradited from Argentina last year and went on trial last month accused of taking part in the massacre of 335 Italian men and boys at the Ardeatine Caves, on the edge of Rome, in March 1944. Former partisans have testified that they were tortured by Herr Priebke at the Gestapo HQ in Rome.

Herr Hass, who worked for the SS intelligence service and claims he helped Western secret services after the war, would have introduced a new element into the trial by implicating Herr Priebke in the June 1944 murder of Bruno Buozzi, a trade union leader and MP, who was taken out of Gestapo headquarters and driven north just as American troops were advancing on Rome.

Gestapo officer demands return of art hoard

FROM ROGER BOYES IN BONN

A FORMER Gestapo and SS officer has come out of the shadows to fight for the return of his art collection from eastern German galleries.

When the Allies began bombing Chemnitz, where Jochen Thuenmler ran the police administration, he ordered his collection to be moved to a depot in the Erzgebirge mountain range. The crates, marked with his name, were placed alongside the property of state museums. After the war, his collection was absorbed into Chemnitz city museums.

Herr Thuenmler claims it included an 8th-century silver goblet, a Renaissance baptismal font, and paintings. But Peter Fittig, the culture director of Chemnitz City Council, said: "We will give nothing to a criminal."

Under postwar Soviet military law, all war criminals had to forfeit their property. But Herr Thuenmler has never been convicted, and all charges were dropped in 1970.

Chemnitz City Council maintains that the Soviet decree applied to police chiefs even if war crimes were unproven. But his case, now in court, has highlighted another controversy: that of Holocaust victims seeking the return of art treasures they claim are in eastern German museums.

Herr Thuenmler says his collection is composed of heirlooms but concedes that some works were brought from Dresden, where he was police chief in 1938. Many Jews were forced to sell off their treasures cheaply. Historian Peter Heuss says a "large portion" of his collection was almost certainly Jewish property.

Prague Left puts brake on market reforms

BY ROGER BOYES

THE Government of Vaclav Klaus, the most Euro-sceptic leader in Central Europe, may yet survive its battering at the polls but will have to surrender some of its Thatcherite zeal in privatising the economy.

That was the outlook last night after a deal was struck among the three centre-right parties and the opposition Social Democrats, which recorded surprisingly high gains in last weekend's elections.

Milos Zeman, the Social Democrat leader, said that he had accepted a deal whereby his party takes the leadership of parliament in return for support of Mr Klaus's minority Government. Mr Klaus's Civic Democracy Party and his two junior coalition partners command 99 seats in the 200-member parliament.

The conditions for backing Mr Klaus are tough. "If the programme of the Government has, as one of its items, further privatisation of transport and energy networks we will not support it," Mr Zeman said.

President Havel, who said that the new Parliament would meet on June 17, seems confident that the new arrangement will survive the full four-year term.

But Mr Zeman hinted that new elections could come as early as 1998. It is therefore by no means clear that Mr Klaus will lead his country into negotiations for membership of the European Union.

There is no doubt that the Czech Republic has lurched to the left. Mr Zeman wants, in addition to slower privatisation, important concessions on pensions, healthcare and education.

The New
JEEP
GRAND
Cherokee.



...TIVE POWER ASSISTED STEERING. AND EFFORTLESSLY SMOOTH AUTOMATIC TRANSMISSION.
...ING A GRAND CHEROKEE. JEEP GRAND CHEROKEE. £28,995.

ON CALL 0800 616159.

ROAD FUND LICENCE (CURRENTLY £140 PA) PRICES ARE CORRECT AT TIME OF GOING TO PRESS.

INTEREST RATE CHANGE

Allied Irish Banks, p.l.c. announces that with effect from close of business on 6 June 1996 its Base Rate was decreased from 6.00% to 5.75% p.a.



FULL SERVICE BANKING WITH THE PERSONAL TOUCH

Bankcentre-Britain, Belmont Road, Uxbridge, Middlesex UB8 1SA. Telephone: (01895) 272222

Branches throughout the country. INVESTOR IN PEOPLE

AIB Bank is a trade mark of Allied Irish Banks, p.l.c., incorporated in Ireland, Registered Number 24173, Registered Office, Bankcentre, Ballsbridge, Dublin 4, established branch in England and Wales Number BR 101402

Patten acts over 'lost' refugee children

FROM JONATHAN MIRSKY
IN HONG KONG

CHRIS PATTEN, the Governor of Hong Kong, has ordered an inquiry into the 18-day separation of a three-year-old Vietnamese child from her parents after last month's breakout at a detention camp.

The inquiry will also look into how a five-year-old Vietnamese girl was jailed for 12 days in a prison. Their cases have been officially described as "unforgivable".

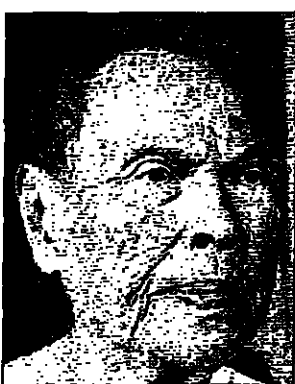
The girls, born in the camps, were among children separated from their parents during the breakout on May 10 from the High Island Camp. There are 17,000 boat people remaining in Hong Kong camps, most of whom refuse to return to Vietnam.

The three-year-old, Luu Thi Mai, had wandered to another part of the camp during the breakout. She was sent to another camp but was not returned to her parents until May 29.

Both sets of parents insist they reported their children missing from May 11. The five-year-old girl, named Hong Kong, was detained in the camp's "monkey house" for troublemakers. Her mother said the Correctional Services Department refused to accept her repeated attempts to report her missing daughter. She says the authorities told her on May 16 that Hong Kong was in Victoria prison. But she was not returned to her parents until May 22.

Brother repelled by grim legacy of Pol Pot's terror

BY TOM WALKER



Loth Suong: refuses to talk of Year Zero

THE old man sits cross-legged on the balcony, occasionally dabbing the sweat from his brow. In the sticky heat of the rainy season, the last memory Loth Suong needs is of his younger brother, Saloth Sar — better known to the world as Pol Pot.

If he is dead, his family will not mourn his passing. Loth Suong, 85 and debilitated by a stroke, refuses to talk of Pol Pot. Like many older middle-class Cambodians, he finds Kampuchea Year Zero, when many friends died or disappeared in conditions of pathetic subjugation to children with guns, difficult to erase.

That this genocidal horror was caused by a young brother whom he once looked after only deepens the revulsion. Mr Suong's son-in-law, a Royal Ballet dancer, said: "All questions about him we do not answer. We do not want to."

Mr Suong, whose twilight years are spent in a traditional stilt house near Phnom Penh's Pochentong airport, is the only surviving relative of Pol Pot in the capital. Of nine siblings, four are living in rural Kompong Thom province to the north. None of the family has been in touch with the man known by his Khmer Rouge stalwarts as "Brother Number One" for more than 20 years.

Mr Suong worked as Chef

du Protocol at the palace until his young brother's guerrillas "liberated" the capital in 1975. The irony of Pol Pot's life is that he was brought up in middle-class circumstances by a family that for generations had served the royal household. In the 1940s, Mr Suong and his wife, Chea Samy, looked after the young Saloth Sar as he studied at some of the city's best French schools.

"The contemptible Pot was a lovely child," Mr Suong once told the Australian political analyst David Chandler. Yesterday the Cambodian Government gave no official confirmation of his death, although King Norodom Sihanouk, in a letter from Peking, said that "one of the most

terrible tragedies in our history" was nearly over. Khmer Rouge radio has still said nothing of a funeral for Pol Pot described by the guerrilla movement's fighters near the Thai border on Thursday.

Security analysts in Phnom Penh doubted that Pol Pot's death would signal the end of the Khmer Rouge, whose numbers have dwindled to about 6,000 from 50,000 seven years ago. It could, however, presage the movement's splintering into different groups. While Pol Pot's right-hand man, Khieu Samphan, is based in the heavily fortified Phnom Malai base on the Thai border, the rebels' notorious one-legged military commander, Ta Mok, operates further east and deeper into Cambodian territory from a jungle retreat called Anlong Ven. It is here that the kidnapped British mine expert, Christopher Howes, is reportedly being held.

Sok Chenda, Cambodia's Junior Tourism Minister, whose family was wiped out by Pol Pot, said yesterday there was no cause for celebration. "I was born Cambodian, and the horrors of our past cannot be undone. All I want to do is turn the page. My parents and brothers are gone — I am alone."

Leading article, page 21



Goddess Victoria, a Berlin landmark, is provided with a gas mask by a Greenpeace activist yesterday during a protest against summer smog

Suu Kyi league banned by junta

FROM AGENCE FRANCE-PRESSE
IN RANGOON

BURMA'S military government has issued an order authorising the Home Ministry to ban Aung San Suu Kyi's National League for Democracy and imprison its members, state-run Rangoon radio reported yesterday.

The order, signed by Senior General Than Shwe, gives the ministry power to ban any organisation holding unlawful gatherings or obstructing the development of a constitution through the Government's National Convention, the report said. The junta's ban is effective immediately.

Members of a proscribed group could be given jail sentences of between five and 20 years and fines if found guilty of encouraging or instigating activities that "adversely affect the national interest", the broadcast said.

Thousands of supporters have gathered outside Daw Suu Kyi's residence every weekend since she was freed from six years of house arrest last July, despite a prohibition on political gatherings of more than five people.

The democracy league was told on Thursday that the party would be banned if it went ahead with a resolution adopted at a party congress last week to draft an alternative constitution and continued to hold public meetings. The league's officials said they would hold meetings this weekend despite the threats.

Bankruptcy brings black days to sunshine islands

FROM JOHN CAMPBELL IN WELLINGTON

IT IS a South Pacific paradox. The Cook Islands, 15 paradisiacal dots in a warm ocean three hours northeast of New Zealand, are bankrupt. The Cooks, as they are called in the region, have everything going for them. Except that is, a Government that can live within its means.

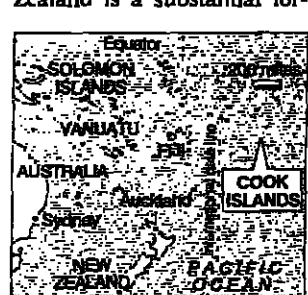
A former colony of New Zealand, the Cook Islands have a population of 20,000 and a public debt of US\$120 million (£80 million).

In the Cook Islands such figures have been regarded as trivial distractions. But this week the creditors cried "enough". After a meeting in Fiji on Monday, the Cook Islands' Government has agreed to a debt repayment programme that will see more than half the 3,000 civil servants lose their jobs.

The creditors' meeting followed the Cook Islands defaulting on a debt to the tiny

South Pacific nation of Nauru. The Cooks also owe money to New Zealand, Australia, Japan, Italy, America and the Asian Development Bank.

A leading article on Wednesday in New Zealand's highest-circulation newspaper accused the islands of "a shameful degree of political corruption, gross economic mismanagement, woefully inept administration and shameless political patronage". Such pique may be explained by the fact that New Zealand is a substantial for-



ign aid donor to the Cooks. It appears much of that money has been used to prop up a magnificent welfare system and provide almost one in three of the population with jobs in 52 government departments. New Zealand might have ignored all that except that the Cooks explored being a tax haven as one way to draw overseas investors.

The solution to the Cooks' problem, supported by the Asian Development Bank, is to slash government spending and embark on a big privatisation programme. The job losses resulting from both options will take a serious social toll, but the Government was struggling to pay its workers anyway. Paradoxically, New Zealand, having balked at subsidising the wages of a bloated Cook Islands civil service, may find itself paying for those same people to be made redundant.

Advertisement

Create a financial plan that meets your needs

It's important to take control of your personal finances. But how can you ensure you get what you want from professional advisers? And how can you avoid unnecessary risks? Using techniques employed by professionals, *Be Your Own Financial Adviser* enables you to analyse your financial status and make the right decisions for a secure future. Using illustrative case histories, this invaluable book from *Which?*

looks at all available options, profiling products such as savings, investments, loans and insurance. It explains how to decide which are best for you — and which to avoid! This impartial guide shows how to use the financial systems to your advantage and make the most of your assets — suggests where you could be losing out, such as having savings in uncompetitive accounts or paying too high a

rate on mortgage interest — helps you evaluate your personal requirements before consulting a financial adviser — warns of the likely costs of seeing an independent adviser. *Be Your Own Financial Adviser* costs just £9.99 (P&P FREE), so why not order your copy NOW, using the order form below? Orders are usually despatched within 14 days of receipt. Full refund if not satisfied.

Thinking of starting a business?

Thousands of businesses are launched in Britain each year, but many fail to survive. Give your new business its best chance by reading *The Which? Guide to Starting Your Own Business*. This popular guide from *Which?* has sold over 150,000 copies, and will help you make informed decisions at every stage of setting up a business. There's guidance on raising finance — different types of businesses — planning an effective marketing strategy. Also included is information on tax, VAT and tax-planning — bad debts — accepting credit/debit cards — insurance — computer systems — patents and trademarks — selling overseas — employing staff — reviewing your pension — relevant legislation — how the Enterprise Investment Scheme works.

The Which? Guide to Starting Your Own Business costs just £10.99 (P&P FREE), so why not order your copy NOW, using the order form to the right? Orders are usually despatched within 14 days of receipt. Full refund if not satisfied.

Make working from home a success

There are now more opportunities than ever to work profitably from your own home. *The Which? Guide to Earning Money at Home* takes you through all the angles — whether you're freelance, plan to run a small business or want to work from home as a company employee — and it will help you avoid the stumbling blocks that can trip the unwary! Providing essential background information for part-time and full-time homeworkers, this practical guide covers jobs as diverse as catering, childminding, running a B&B, and much more. It looks at everything you need to consider and uses

illustrative case histories to show you the way to success in a variety of occupations. It covers — assessing what you can do — researching the market before you begin — raising money — controlling your finances — costing your work — buying equipment — dealing with customers and suppliers — mail order — employing others. *The Which? Guide to Earning Money at Home* costs just £9.99 (P&P FREE), so why not order your copy NOW, using the order form below? Orders are usually despatched within 14 days of receipt. Full refund if not satisfied.

To: Which?, PO Box 89, Dept SP52, Hertford, SG14 1TB

Please send me the book(s) indicated below, on the understanding that I can return them for a full refund if I am not completely satisfied. Write number of copies required in appropriate box(es) below.

☐ Be Your Own Financial Adviser £9.99 each (P&P FREE)

☐ The Which? Guide to Starting Your Own Business £10.99 each (P&P FREE)

☐ The Which? Guide to Earning Money at Home £9.99 each (P&P FREE)

I enclose cheque/PO for £ (payable to Which? Ltd)

OR Please charge my Account/VISA/Master/Debit Card

Card number Expiry date

Signed Date

Name

Address

Postcode

We occasionally make our catalogue (not available to companies) where products or services may be of interest to you. Please tick here if you do not want your name to be passed on to other companies ☐

► For honeyed tones of rich pine look no further than our Oxford range. Note the many door styles available — glazed, mirrored or solid options.

THE SHARPS
BEDROOMS

21
DAY
EXTENDED UNTIL
SUNDAY 9TH JUNE
SALE

Due to demand, we've decided to extend our 21 Day Sale until Sunday 9th June. So hurry to your local Sharps showroom, and discover how most fitted bedrooms in our full range have been reduced by 50% or more. And in this special Extended Sale Week, we're even offering extra savings on a range of luxury items. So now's the time to get a beautiful Sharps bedroom at a great low price.

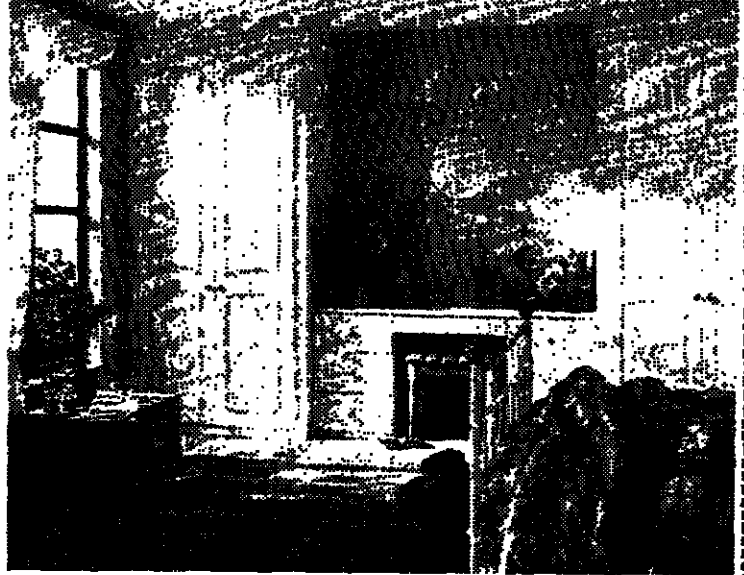
BEAUTIFUL FITTED BEDROOMS
NOW HALF PRICE OR LESS

EXTENDED
WEEK
OFFERS

CHEVAL MIRROR
ONLY
£69**

£50 OFF
TV SWIVEL
STAND

4'6" HEADBOARD
WAS £139
NOW
£89**



▲ The Savoy, with its elegant curved lines and contemporary design, will look as good in years to come as it does today.

Our 21 Day Sale
is now on at
195 Showrooms
Nationwide.

SHARPS
bedrooms

VISIT A SHOWROOM OR PHONE 0800 789 789

* Reductions taken from list prices. Minimum list price £100. ** Special offers minimum order value of £150.

هكذا من الأصل

Archaeologists feel heat from Israeli religious extremists

FROM CHRISTOPHER WALKER IN JERUSALEM

UP TO 300 archaeological digs in the Holy Land are under threat because of the new-found political power of extremist religious parties, with a record 23 seats in the 120-member Knesset.

Among an array of demands put forward by the Shas, United Torah Judaism and National Religious parties as their price for joining the right-wing coalition of Binyamin Netanyahu, the newly elected Israeli Prime Minister, are calls for an end to all excavation of gravesites. Religious sources are further insisting that no excavations be carried out without

permission of the Chief Rabbi, and that inspectors from the ultra-Orthodox, or Haredi, community be assigned to every dig.

Ultra-Orthodox Jews have long opposed archaeological activities in Israel, fearing they might desecrate Jewish remains, which they regard as sacred. However, Ami Mazar, director of the Hebrew University's respected Archaeological Institute, described the demands as "absurd".

"If they are accepted, it would mean an end to archaeological activity in Israel," he said. Mr Mazar, who like many secular Israelis is de-

sponding about the change in society being demanded by the religious parties, said research had already been seriously affected by a ruling last year that bones are no longer to be considered antiquities. "This means that we have to turn over bones to the Ministry of Religious Affairs for burial the same day that we find them," Mr Mazar complained. "This has put an end to any serious anthropological study."

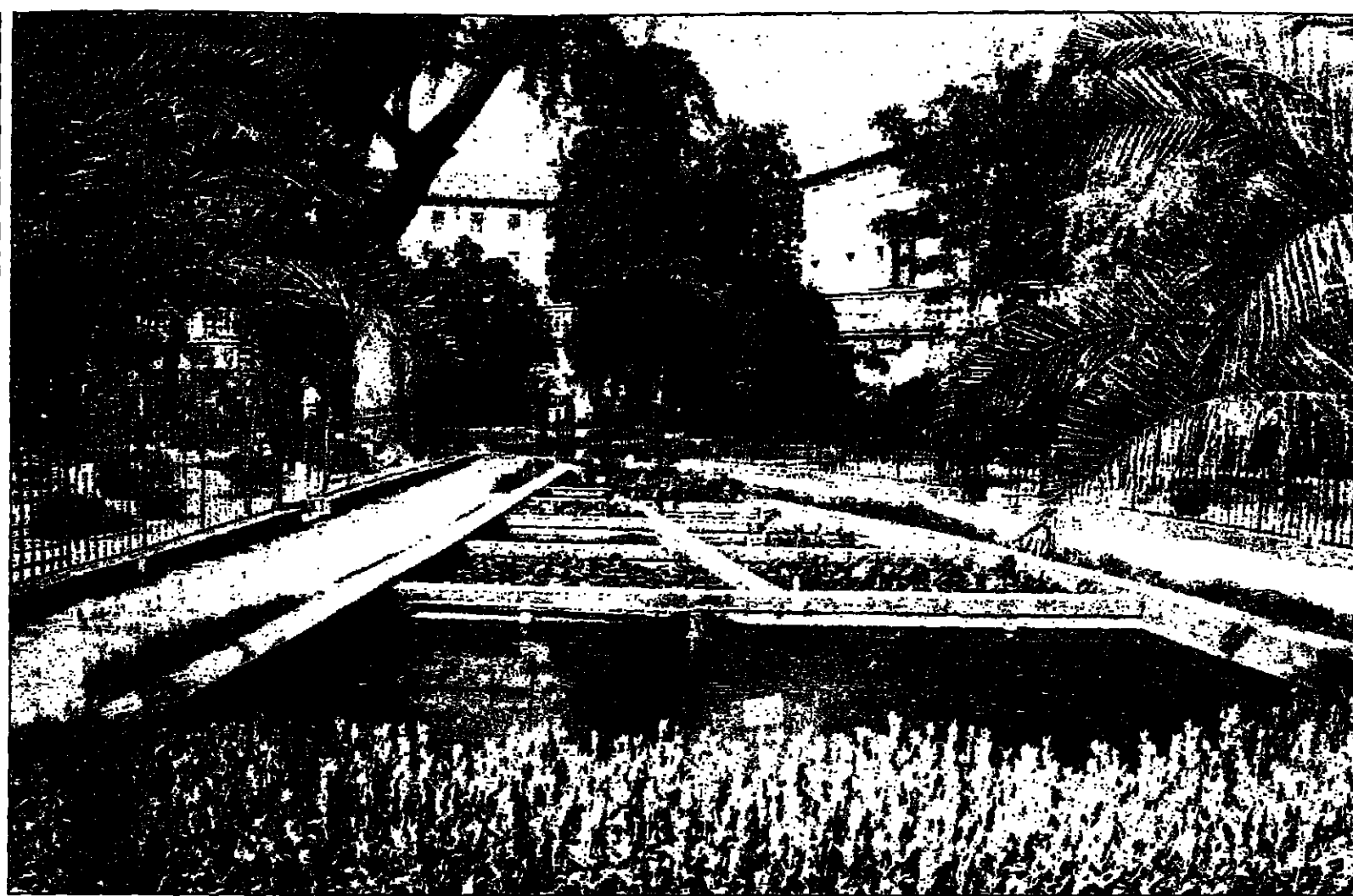
He said that if archaeologists were not permitted to carry out their work, it would have a serious impact on development projects since, by law, no building or road can be built on a site containing antiquities if the site has not first been excavated by archaeologists.

One of the hardline coalition negotiators, Rabbi Avraham Ravitz of the United Torah Judaism Party, confirmed that a change in the antiquities law "may be necessary. What we are doing is simply to honour the bones of the dead. Please do not follow the words of those Israeli politicians who describe us as primitive people opposed to science. That is just not true."

The sweeping nature of the religious demands has caused anger in Mr Netanyahu's Likud party and deep anxiety in Israeli society, with many members of the secular majority fearful that they are being ushered into a Jewish fundamentalist state reminiscent of the Islamic fundamentalism of Iran.

Anxiety has increased after reports that the ultra-Orthodox Jews are demanding a ban on legal abortions now granted for "socio-economic reasons", an enforcement of Sabbath driving and transport bans in secular areas, an extension of the law banning the import of non-kosher meat, and a reversion to the 1992 laws affecting places of entertainment.

Even the *Jerusalem Post*, a strong backer of the Right in the election, expressed alarm in an editorial, attacking the "intolerable" efforts of the religious parties to interfere in the lives of secular Jews.



The water-garden of Padua, founded in 1545. The town's botanical riches are in peril because building work has disturbed water supplies

Treasures of Padua's paradise garden under threat

FROM RICHARD OWEN IN ROME

EUROPE'S oldest botanical garden, visited and celebrated by writers and plant lovers from John Evelyn to Goethe, is dying because building work near by has drained the aquifers on which the garden's rare plants depend.

The garden — the Orto Botanico — was founded in 1545 by the Doge of

Venice as part of the ancient University of Padua. It began as a collection of medicinal herbs, similar to the Chelsea Physick Garden. It swiftly expanded and acquired some of the rarest plants in the world, making Padua into a mecca for botanists.

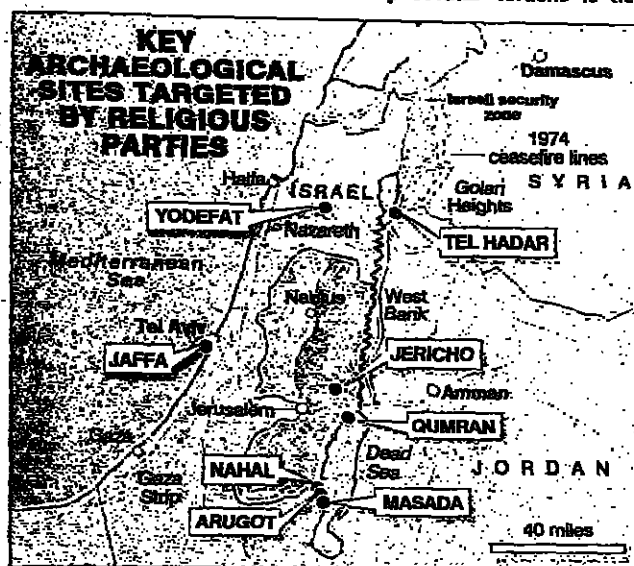
The garden is threatened by the construction of an underground car park beneath a block of flats on adjacent land. While digging the foundations, the contractors are al-

leged to have drained the aquifers which have fed the five-acre garden for the past four and a half centuries.

Plants at risk include a famous palm tree — *Chamaerops humilis arborescens* — which was planted in 1585 and which inspired Goethe to formulate his theory of the metamorphosis of plants when he visited Padua in 1787. Other endangered species include what is said to be the oldest Himalayan cedar in Europe,

planted in 1822: a giant California sequoia; and a grove of hickories 100ft high, planted in 1760. Yew trees at the edge of the garden have already died.

Patrizio Giulini, professor of botany at Padua University and one of the garden's official conservationists, says he lobbied against the building work when it began a year ago, warning of the possible dangers. He was overruled by the local authorities.



Restrictions likely to provoke anger abroad

BY NORMAN HAMMOND, ARCHAEOLOGY CORRESPONDENT

THE Israeli religious parties' demand that archaeology should be restricted will be widely opposed within Israel and abroad. The country currently hosts more excavations than any other in the Middle East, with a density of diggers among the highest in the world.

Archaeology has also been a potent tool of Israeli politics since the foundation of the Jewish state in 1948. Israel has used the remains of the

past to bolster its modern claim to ancient Palestine, from Galilee to Gaza, and from Moab to Mount Carmel.

Dozens of digs each year are carried out on sites ranging in age from the Palaeolithic — Ubeidiya is estimated to be nearly a million years old — to the Christian era. Only sites of the Islamic period from the 7th century onwards have been neglected.

Syria rejects Netanyahu line

BY CHRISTOPHER WALKER

AS LEADERS of Egypt and Saudi Arabia gathered for a mini-summit in Damascus yesterday, Syria issued a blunt warning that the hardline approach by Israel's right-wing Prime Minister-elect was jeopardising the Middle East peace process.

Shortly before President Mubarak of Egypt and Crown Prince Abdullah of Saudi Arabia met President Assad, the state-controlled Syrian media claimed that Israel's attempt

to negotiate while refusing to contemplate returning the occupied Golan Heights would torpedo the whole process.

"The Israeli extremists must understand that what they promote as peace for peace are hollow and meaningless calls that no Arab can accept," the daily *al-Thawra* said. "Peace will either be through regaining the whole of the [Israeli-occupied] Arab territory or it will never be."

The warning came as Israel radio broadcast the first details of the policy framework

of Binyamin Netanyahu's Likud-led Government. The guidelines amplified the right-wing concept of Eretz, the biblical land of Israel. The broadcast said that under the new policy, there would be no independent Palestine, no division of Jerusalem, continued Israeli occupation of the Golan, and expansion of Jewish settlements in the occupied West Bank. The lack of any mention of Labour's formula of "land for peace" was seen as evidence that it has been jettisoned by Mr Netanyahu.

Reluctant US agrees housing rights accord

BY MICHAEL BINYON, DIPLOMATIC EDITOR

THE last contentious issue at the United Nations housing summit in Istanbul was resolved yesterday, after America withdrew its opposition to the declaration of adequate housing as a human right.

Europe has supported calls from developing countries for this right to be enshrined in the Habitat II final agenda, but America, wary of possible litigation by homeless people,

insisted that housing was already covered by other international guarantees of rights.

The US agreed yesterday to a Canadian-brokered compromise. It states: "Everyone has a right to an adequate standard of living for themselves and their families, including adequate food, clothing, housing, water and sanitation, and for the continuous improvement in living conditions."

GREAT DEALS AROUND THE WORLD FROM THOMAS COOK

BRITISH AIRWAYS HOLIDAYS

Destination	Dep. Airport	Date	Accommodation†	Price
Thailand-Bangkok	Heathrow	18 June	RO 5 Nights	£519
St. Lucia	Gatwick	26 June	RO 14 Nights	£689
Antigua	Gatwick	2 July	RO 14 Nights	£711
Grenada	Gatwick	20 June	AI 7 Nights	£979

MALDIVES From £449*

7 Nights
Half Board Accommodation

*Price quoted based on 10 June 1996 departure from Gatwick. Other special offer dates available for travel between 10 June - 1 July.

KENYA

UP TO £50 OFF PER PERSON*
Prices from £811 for 5 Night Safari plus 7 Nights on the Kenyan coast

Somak

*In this offer the departure is from 1 July - 31 October 1996. Price quoted based on 10 June 1996 departure from Gatwick. 10 June from Heathrow.

AND MORE GREAT DEALS

Destination	Dep. Airport	Date	Accommodation†	Price
Orlando	Gatwick	20 June	RO 14 Nights + Car Hire†	£389
	Birmingham	20 June	RO 14 Nights + Car Hire†	£449
	Manchester	25 June	RO 14 Nights + Car Hire†	£469
Jamaica	Gatwick	17 June	RO 14 Nights	£389
Mauritius	Manchester	11 July	HB 5 Nights	£995
Margarita	Gatwick	24 June	AI 14 Nights	£679
Australia	Manchester	15 July	AI 14 Nights	£699
		1 August	RO 14 Nights	£1199

Credit Card Booking Line
0990 777 555
Mon-Fri 9am-9pm
Sat 9am-5pm, Sun 10am-4pm

These are just a few of our fantastic deals around the world. For more great deals hurry down to your local Thomas Cook Shop or book by phone quoting TC268.

Thomas Cook

FOR 1 WEEK ONLY

†Prices are not inclusive, and are for a limited period only, and can be withdrawn at any time. All prices are per person, based on 2 adults sharing and are subject to any applicable travel arrangements and airport taxes. Please ask a Thomas Cook Consultant the full details. Offers apply to holders booked between 7 June - 14 June 1996. Holidays are subject to availability. †Residual suppliers and airport taxes. Please ask a Thomas Cook Consultant the full details. †R.O. - Room Only. B.B. - Bed & Breakfast. H.B. - Half Board. S.C. - Self Catering. A.I. - All Inclusive. A.S.C. - All Inclusive with car hire. †Car hire for duration of holiday - subject to additional charges. †R.O. - Room Only. B.B. - Bed & Breakfast. H.B. - Half Board. S.C. - Self Catering. A.I. - All Inclusive. A.S.C. - All Inclusive with car hire. †Car hire for duration of holiday - subject to additional charges. The Thomas Cook Group Ltd. ASTA 20066 acting as agents for ATOL holders. Applies to all travel related credit card bookings.



Wolfgang Amadeus Mozart

"The difference between a little money and no money is enormous"

For more information about how to save as little as £50 per month with M&G either call us now on (0990) 600631 or write to:
The M&G Group, Bristol BS38 7ET,
or e-mail on hb@MandG.reply.co.uk

M&G

Issued by M&G Securities Ltd (regulated by MIFID and the Personal Investment Authority). M&G does not offer investment advice or make any recommendations about investments. We only market the packaged products and services of the M&G marketing group.

Managing your money for the longer term

"A SHOW FIT FOR A KING" Tins
Mon-Thurs & Fri & Sat 5:30 & 8:30
FRI 5:30 PERF ALL SEATS 1/2 PRICE

matinee 1pm, 1:40 & Sat 2pm
BOOK NOW!
LIMITED DAILY AVAILABILITY
GOOD SEATS AVAILABLE FOR MATS

PRESENT LAUGHTER
"VINTAGE COMEDY" M on Sat
LAST 3 WEEKS

THEATRE

Broadway is back to its winning ways with a run of excellent revivals

MUSIC

Ireland comes to London today, as the Chieftains lead the Fleadh in Finsbury Park

THE TIMES ARTS

CHOICE

From Britten's music at Aldeburgh to the big pop gigs: see Weekend, page 14, for the top events

ON MONDAY

Sting talks about his new career in films; plus Rodney Milnes at Glyndebourne



Antic antics: Mary Ann Lamb and Nathan Lane in *A Funny Thing Happened on the Way to the Forum*

The potluck of the Irish

POP: Today's Fleadh in London will be a celebration of all things Irish, or at least Irish-ish

There are two kinds of musician: the Irish and those who wish they were. That, at least, is the popular wisdom in the musical clubs and pubs of Dublin, Cork and Galway. Supporting evidence is offered in Finsbury Park, north London, today by Fleadh-96, the largest festival of Irish music in Britain.

This year traditional Irish acts such as the Chieftains and Clannad and a newer generation of Irish singers including Mary Coughlan and the brilliant Sinéad Lohan all give way at the top of the bill to the Geordie-born Sting. The Irishness of a range of other artists, including Jools Holland, Lloyd Cole and such transatlantic imports as John Prine and 10,000 Maniacs, is equally dubious. Yet it is not difficult to see why English rock musicians are so anxious to associate with the Irish at present. All things Gaelic have never been more in vogue in hip London. In the 1970s white rock stars wanted to record with Jamaican musicians. By the 1980s the likes of Paul Simon and Peter Gabriel were looking towards Africa. Today it is the Emerald Isle. Mick Jagger, Mark Knopfler, Kate Bush (singing in Gaelic) and even Tom Jones have all recorded with Irish musicians.

Riverdance, a celebration of Irish steps and music, has become the most unexpected hit in recent showbiz history. Irish stouts have become the designer drinks of the 1990s. In short, the rest of Britain has discovered the delights of the *craic*, that uniquely Irish approach to having a good time that encompasses music, joking, storytelling, drinking and frequently, at the end of the evening, falling down.

Cole says: "There's a soul thing to the music. Quite simply, Irish people have it and we don't." Irish musicians have something in common spiritually with black musicians, he says. "Just listen to Van Morrison. Even when he's singing traditional Irish music, he doesn't sound white."

Yet there are essentially two Irish scenes in London. One centres around trendy clubs and bars in Soho and Camden; the other is based, as it always has been, in the run-down pubs and drafty halls of Kilburn and the north London Irish hinterland. They are a world apart. Venues such as the Galtymore in Cricklewood Broadway and the National in Kilburn will pack in a thousand Irish folk at a weekend to see performers, usually dressed in spangly green or red blazers, singing sentimental songs about Mary and Kathleen back home. The more youthful and mostly English aficionados of Irish music scarcely know such places exist. The older, easy listening audience is suspicious of the new converts.

But the two scenes have one thing in common: the black stuff. "We are on record as selling the most Guinness in any one day at any event ever," says Vince Power, the driving force behind Mean Fiddler, the Fleadh organiser. Tomorrow is likely to top the 54,000 pints consumed at last year's event — one in 20 of all the pints of Guinness consumed in Britain on the day. We are all Irish now.

NIGEL WILLIAMSON

● Fleadh-96 is at Finsbury Park, London N4 today and tomorrow. Tickets cost £28; gates open 11am

So good they did them twice

Edward Karam enjoys Broadway revivals of two musicals and two American classics that put the cap on an excellent season

One of the most successful Broadway seasons in years ended with a quartet of first-class revivals that added depth to an already impressive line-up. Two musicals and a pair of classic American plays have been given productions that arguably equal, if not surpass, their originals.

A *Funny Thing Happened on the Way to the Forum*, Stephen Sondheim's first work as both composer and lyricist, needs a great comic actor as the Roman slave Pseudolus. Director Jerry Zaks waited a year for Nathan Lane to be available, and the gamble paid off. Following in the steps of Zero Mostel and Phil Silvers, Lane, now a major film star thanks to *The Birdcage*, excels at double-takes and improvisations.

Saks clearly believes that excess equals success, and he could have cut out some of the repetition (and put back the charming *Pretty Little Picture*) without disappointing anyone. He might also have curbed his

star a little, since Lane does not just fish for laughs, he throws out nets.

Mark Linn-Baker, an equally dextrous clown, uses less effort in the role of Hysterium. Impersonating a virgin, he sings "I'm lovely" as he winsomely curls a finger in his blond wig. Ernie Sabella (the voice of Pumbaa to Lane's Timon in *The Lion King*) plays the oily procurer Lycus with relish.

Though Christopher Renshaw's new Australian production of *The King and I* is often funny too, he invests the old chestnut with the power of operatic tragedy. Lou Diamond Phillips, best known as Richie Valens in the film *La Bamba*, creates a king who is inquisitive, stubborn, and occasionally ruthless. As Donna Murphy's prim but not sexless Anna takes the measure of his bluster and steel, she nudges him along the path

to Westernising Siam. The Rodgers and Hammerstein standards seem brand new and gleam as brightly as the ubiquitous gold on Brian Thomson's set.

In an age of actors who sing secondarily, the voices are extraordinary, particularly Jose Liana as Lun Tha and Joohee Choi as Tuptim in *We Kiss in a Shadow*; *Something Wonderful* from Taekwon Kim as Mme Liang; and Murphy in *Hello, Young Lovers*. Renshaw's attention to detail means that each tyke in the *March of the Siamese Children* has an individual personality — and they are cute, not cutesy.

Serious drama revisits two classics about dysfunctional families. Edward Albee's *A Delicate Balance* focuses on civil strife in the cocktail set; Sam Shepard's *Buried Child* on dirt-poor derelicts.

Director Gerald Gutierrez has cast several parts in Albee's dark, suburban fable about 20 years older than called for. But with Rosemary Harris as Agnes, under siege from Elaine Stritch's alcoholic Claire — sister, irritant and former lover of Agnes's husband Tobias — who could complain? Stritch brings not only precisely calibrated comic timing, but also a remarkable physicality: she stretches for a Martini with all her limbs. Harris underscores Agnes's care in choosing and inflecting her words, which suggest peacetime diplomacy. Suddenly, however, two friends arrive, beset by a nebulous fear and seeking permanent refuge in Tobias's grandly spacious home. George Grizzard's complacent Tobias is forced to take control, balancing his domestic obligations with social ones. Grizzard's halting, anguished last-act

speech as he struggles with the situation is masterly.

Sam Shepard has reportedly rewritten about 50 per cent of *Buried Child* for the Steppenwolf production directed by Gary Sinise, who shows more flair with the added comedy than with the sombre moments. Shelly, the young woman brought for a visit to her boyfriend Vince's family farm, now declares that she is a vegetarian. "Hilder was a vegetarian," growls Dodge, Vince's lice-infested grandfather.

Shepard's portrayal of the American family as physically, mentally and emotionally stunted carries a sharpened sense of infandilism, as the cantankerous Dodge screams for his bottle (whiskey, not formula), while his sour son Bradley (Leo Burmester), minus a leg, fights for his blanket. Incestuous Momma Halie (Lois Smith), in a red wig, slobbers over the preacher. Kelley Overbey, as Shelly, reacts to it with bewilderment that modulates into defiance, and gets out while she can.



When you just can't talk to anyone, talk to us.

Despair doesn't work nine to five.

Despair comes in the small hours of the night, or on Christmas Day. It comes at weekends, or when you're surrounded by people.

Samaritans work round the clock, every day of the year. When you pick up the phone, there'll be someone there to help pick up the pieces.

You won't be put on hold, or put through a grilling. And you won't be judged or talked down to.

Our number's in the phone book, or you can call our new national number on 0345 90 90 90. Every call is confidential. We'll be there to talk to you.

Whatever you're going through, we'll go through it with you. The Samaritans

A Registered Charity.

ENGLISH NATIONAL Ballet

Raisa Struchkova's *Swan Lake* 11 & 15 June

Programme of one-act ballets 12, 13 & 15 June

Matthew Kelly, Christopher Dean, David Upton, John Neumeier

At the Royal Festival Hall, London

Box Office 0171 900 4222

sbc

Peter Stothard reports from southern Italy on how the regional rivalries of the new Europe draw on the study of classical antiquity

The paradoxes of Zeno's countrymen

Campania IS Campania. Campania IS NOT Naples. So cries Antonio Rastrelli, ex-Fascist, ex-minister, aged 68 and living out his last political years as an elected regional boss in the Italian South. He does not need to shout and punch the air: he is talking to a few supporters and a group of European newspaper editors. But he cannot stop himself. He is angry. Like Simon Jenkins, Matthew Parris and many readers of *The Times* who have written to us since our debate on regionalism began last month, Signor Rastrelli senses growing opportunities throughout Europe for cultural and political independence. But he has a particular fear — that Naples, his big city neighbour, will ride the tide more successfully than Salerno and other smaller, equally independent-minded towns. "The problem of Campania IS Naples," he explodes, with a final fist-flying flourish.

Premio Napoli, a European journalism prize. And we had just met Signor Rastrelli's great rival, Antonio Bassolino, the charismatic ex-Communist Mayor of Naples, who had vaunted his own plans to make his city more autonomous and its artistic heritage a source of massive future funds from Brussels. Signor Bassolino is not an opponent whom a sensible man would choose to take on. He is a tough, intelligent street-trained politician who leads one of the world's most glorious and notorious cities. He seems perpetually watchful, with neither a Winston cigarette nor a witty word of self-deprecation ever far from his lips. Like his regional rival, his origins lie in an ideology that is now bankrupt. But while Signor Rastrelli seems to have little changed his style since the days of Mussolini (he calls himself the "father" of his Campania region),

Signor Bassolino has buried his Communism as deeply as Khrushchev said it would bury us. Culture wars, however, are notoriously unpredictable, and Naples is not an easy city to sell. Although Signor Bassolino has won international acclaim for curbing city-centre traffic and crime, to all but the most learned visitors the artistic glories of his city will always be something of a muddle. Most tourists go home confused about the patchwork of painting schools in the past millennium. If they have used an official guide the confusion is likely to be greater still: there is a Bassolino dream to turn young proto-pickpockets into site-custodians and "communicators of culture" but it will not easily be fulfilled.

As for instilling local pride in the past, where should he start? In front of the royal palace there is a row of statues of Neapolitan rulers, from Roger the Norman, through Germans, Spaniards and Frenchmen to Victor Emmanuel II of Savoy. None is a local hero. Signor Bassolino, even though his voyage from communism has not turned him as far as Christianity, seizes with enthusiasm upon the local liquefaction of St Gennaro's blood each year. "St Gennaro is the mayor of saints," he says, granting the holy man of Naples his ultimate accolade. "More like the saint of mayors," comments one of my fellow judges.

The Campanian part of our tour concentrates on an idea that is much more easily understood than most things Neapolitan. On the coast of Campania, inhabited by free-spirited Greek exiles 2,500 years ago, modern philosophy began: or, as Signor Rastrelli puts it in his inimitable way, "Magna Graecia IS here." A few miles away from Salerno lies the Greek colony of Paestum. By the side of three giant preserved temples, our guide vigorously deploys a map from the days, in the 5th and 6th century BC, when southern Italy, from Syracuse to Cumae, was the intellectual centre of the West.

Naples was, of course, also a part of Magna Graecia then, but "only a small part". At nearby Velia, "a more important Campanian site", we are reminded of Parmenides and Zeno, the first logical philosophers, who were applying reason to man's existence here "when Milan was a mud village and Bologna a barley field". This philosophical pair made a ferocious double act. Parmenides argued that there was one unchanging, knowable entity and that the world of appearances could not be trusted. Zeno constructed his famous paradoxes to prove how any opponent of this view must be wrong. When we hear Signor Rastrelli and his allies arguing how "there is ONE Campania and Naples IS NOT Campania", it is hard to resist the thought that ontology runs in the blood here.

At Velia the acropolis is covered with wild flowers and the Rose Gate is one of the most mysterious arches of antiquity. But the site is not as accessible as the regional government of Campania would like. Signor Rastrelli's men want better roads to bring more tourists to their politically advantageous places. He declares that his Campanians are "orphans of the old political system" and must use their past to connect themselves, independently of Naples and Rome, to the rest of Europe. Salerno University, whose medical studies are traced proudly back to Parmenides,

Are judges now the Opposition?

Michael Beloff QC on the conflict between judiciary and executive

This week's debate in the House of Lords on judicial participation in public controversy, instigated by Lord Irvine of Lairg, QC, the long-serving Shadow Lord Chancellor, can only reinforce the widely held belief that the relationship between two branches of the constitution, the executive and the judiciary, is at a low ebb.

The need for such a debate would have been unthinkable even a decade ago. The major reason for the current tension is the degree to which a beleaguered Government considers that judges have overstepped the boundary which lies between law and politics, and have become — in fact, if not in aim — a part of the Opposition.

The courts are constantly placing tripwires in the Government's path over such matters as railway franchises, the regulations to curtail benefits to asylum-seekers, and the fixing of a minimum period of detention for the young murderers of James Bulger. The taking up of office this week of Lord Woolf as Master of the Rolls will herald no period of judicial self-restraint: ex-Treasury counsel and gamekeeper, he has turned as judge into the most vigorous of poachers: nor does Lord Bingham of Cornhill, Lord Taylor of Gosforth's successor, sound anything other than an independent trumpet.

What are the causes of the well documented growth of judicial review — the modern name for the control by the courts of the lawfulness, fairness and reasonableness of the decisions of public authorities? Some are technical: the modernisation of the procedures and remedies between 1977 and 1981, now under prospect of further reform in the light of the successive reports of the Law Commission in 1994 and Lord Woolf in 1995. Some are personal: overall the contemporary leaders of the judiciary are intellectually more adventurous and temperamentally more creative than their predecessors. A decade and a half of one-party rule has prompted members of the public and, in particular, pressure groups to exploit the new opportunities offered by a developing administrative law. And, as Simon Jenkins has demonstrated in *The Tory Nationalisation of Britain*, the perpetual reforms of British institutions have enlarged the target for legal remedies.

But there are more profound influences at play. Prime among them is the impact of Europe. Although the capacity of the domestic judges to displace even Acts of Parliament was genetically im-

planted in the European Communities Act 1972, it was not until the decisions more than two decades on in *Factortame* (the Spanish fishing case) and *Marshall No. 2* (the equal pay case) that this capacity was given widely publicised expression. Judges such as Lord Woolf himself and Mr Justice Laws have even hinted that in extreme cases, where fundamental liberties were at stake, the judges could overrule statute by reference to the common law — a position last held by Sir Edward Coke in the 17th century.

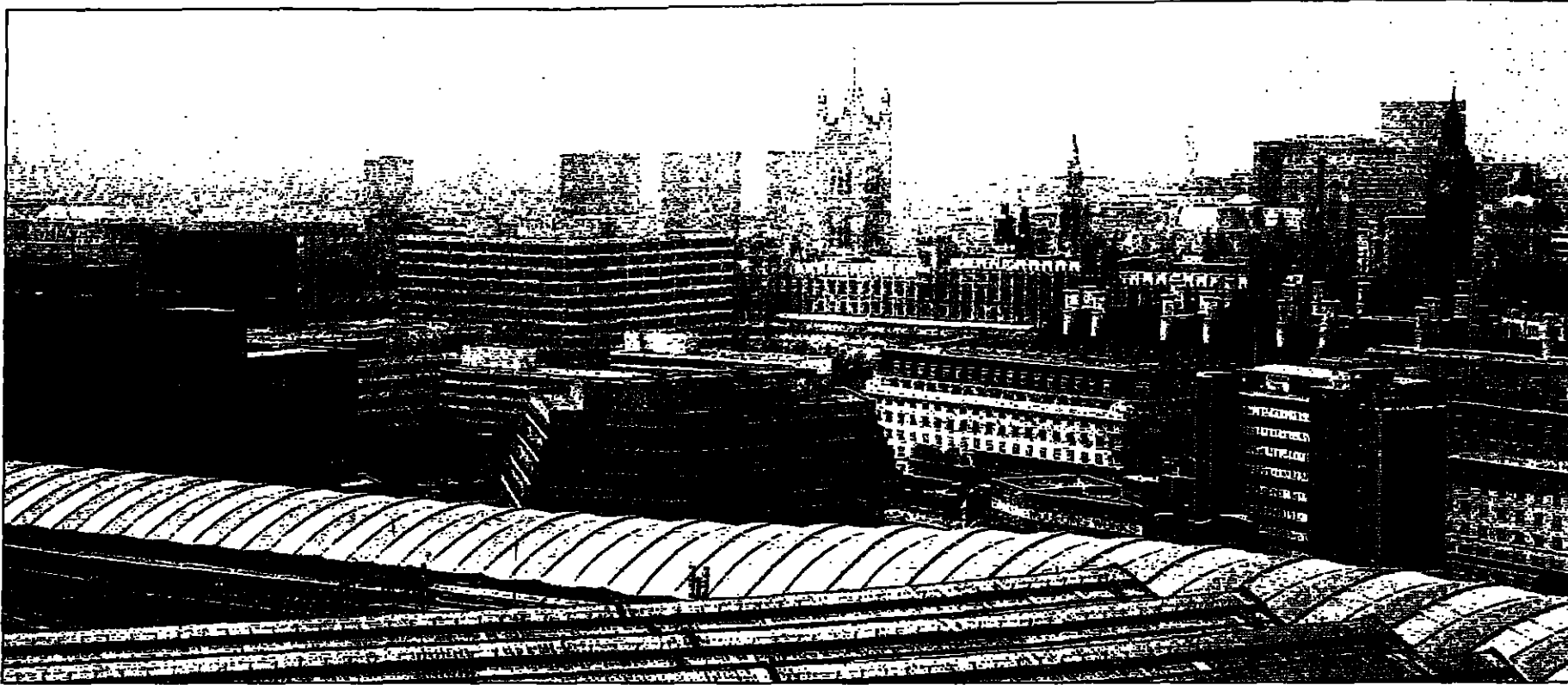
The European Convention on Human Rights, although not part of English law, has certainly influenced the thinking of the judiciary, and has been deployed in a variety of ways to adorn their decisions. The principles of administrative law have grown to the extent that decisions of less than a decade's vintage can be treated not as binding precedent, but as obsolete.

As so often, it is the perception, rather than the reality which has aggravated the situation. The Government wins far more cases than it loses; but its defeats command the headlines, its victories are confined to the law reports. In an effort to correct the picture the Master of the Rolls in the recent case of *ex p. Pierson* felt obliged to say that "the case involved no challenge to the Secretary of State personally; he was named in the application because he was responsible for the department within which the decisions were made".

Anyone who recalls the vigour with which the Denning court laid about the alleged maladministration of the Labour Government will know that the judges are impartial between the parties. However, the subjects that now engage the courts, schools, transport and the environment, are the very stuff of politics. The judges may not be political; they cannot escape the fact that their decisions have profound political impact.

In 1956, Lord Devlin, a candidate for judge of the century, said that the common law lacked the "strength to provide any satisfactory solution to the problem of keeping the executive under proper control; the responsibility for that now lies with Parliament".

The exact reverse has occurred. The constant skirmishes at the boundary between the titans of law and of politics may disenchant the public at large and diminish their confidence in both. Judicial control of the executive vindicates the rule of law: executive control of the judiciary destroys it.



The Palace of Westminster, seen from above the Eurostar terminus on the South Bank; the proposed development would replace the hexagonal block in the centre foreground

No room for London's view

A plan is afoot to blight the approach to Westminster, yet neither Government nor Parliament seems to care

Dear God, the very houses seem asleep, and all that mighty heart is lying still." I hate to hack at Wordsworth, but for once we have a serious attack of sleeping houses, and by Westminster Bridge itself.

The houses are those of Parliament. A plan is afoot of which I doubt if a single MP or peer is aware. It concerns a site just 200 yards from Big Ben in the heart of the capital. Were that 200 yards on the north bank of the Thames there would be uproar. Instead it is over Westminster Bridge on the opposite bank. As far as the denizens of Westminster are concerned, that is the Wild South. There live dragons, socialists and the ghosts of County Hall. The district could sink back into the river swamp for all they care. Yet it is the one bit of south London that politicians see every working day of their lives. It is a landmark site. It should be London's Arc de Triomphe.

The local Lambeth Council recently cut a deal with a firm of developers variously named Progress Estates or Galliard Homes to fill in the gardens behind old County Hall with two huge residential blocks. This easing of normal housing density was in return for a modest £1 million "consideration" to the council (on a profit that could be as high as £40 million). The same group has now put together a deal with the council to construct two large office blocks, on the roundabout on the south side of Westminster Bridge. They would block in the view across the bridge south from Parliament.

The site is at present occupied by an ugly and empty tiered hexagonal block, riddled with asbestos. When last discussed at a public inquiry, this building was to be demolished and replaced by a public square. The square would balance Parliament Square to the north and be framed by the Eurostar terminal at one end and the view of Big Ben at the other. The replacement of the mean St Thomas hospital extension offered the chance of a foil to Big Ben. This and the renovation of the County Hall entrance with its famous lion would project the bridge approach as a triumphal entry to the heart of the capital.

This square was to be a showcase for British urban design on one of the few sites still available in the city centre and near the Thames. Passengers arriving at Waterloo's Channel Tunnel terminus would be able to see out across the square to the river and the towers of Westminster beyond, at the moment of drawing into Waterloo station. At last here was an opportunity for some urban design as good as anything in Paris.

Yet how typically British. We propose instead two commercial office blocks by an unknown firm called BUJ Architects. They will fill the site of the original square and obliterate any hope of a view. The

Simon Jenkins

blocks have recently been reduced by two storeys under pressure from English Heritage, but retain their original bulk.

The new County Hall area is to be an unplanned mass of densely packed commercial buildings, worthy only of a Moscow ringway. Is this really what John Gummer means by his commitment to being a self-styled "Minister for London"?

I am told that Lambeth Council has been offered an undisclosed "consideration", a matter to which the Audit Commission might turn its attention. Payments of this sort are in my book nothing short of legalised bribery. I would be happy to test the definition of that term in the courts.

Lambeth council is behaving as the worst Tory council behaved when in thrall to property interests. That it should be happening under the nose of Parliament, within sight of Tony Blair's office and on the way to the party's headquarters in Walworth Road is astonishing. But at this point politics raises its head.

To Lambeth councillors, the northern boundary is lost land, bereft of Labour voters and good only for squeezing small cash from bad development.

The agreement to fill in the County Hall gardens with expensive flats is astonishing from a party supposedly committed to urban greenery. County Hall itself is destined to open next year as a Japanese aquarium, courtesy of the Government. One of the most promising Thameside sites is "now leased" out... like to a tenement or "peeling farm", to borrow from Shakespeare, another poet whose ghost inhabits these parts.

If Lambeth wants to abuse the South Bank as a showcase of Tory greed, I sense that the Government is happy to exploit it for a similar but converse reason. Ministers are acutely embarrassed by County Hall, still derelict ten years after its seizure by Kenneth Baker, Environment Secretary in Margaret Thatcher's Government. It was left empty as public symbol of all that was worst in the old Greater London Council. This was a pastiche of the communist habit of seizing aristocratic castles and leaving them to rot as monuments to the *ancien régime*.

The Government did not intervene to stop building on County Hall gardens, though it had powers to do so. I suppose it will be in no mood to intervene to protect the sight-lines to Big Ben. Lambeth can be accused of wrecking the place and that will suit ministers fine. There is, of course, no London authority body to blow the whistle on this scandal. The last London-wide authority is in concrete shoes at the bottom of a new aquarium.

This way most of the interested parties end up happy, and some end up rich. The only interested party not involved is the public interest. I venture to suggest the public would like a square. Central government meddles at will in local affairs when it suits, but pleads local discretion when it can scratch political capital from the resulting mess. Like the horrors of Marsham Street or the scandal of the British Library, there is no buck that is passed with the swiftness of a British Government buck.

London's Westminster Bridge is not a local matter. It is an international landmark. The bridge itself, though sadly not Wordsworth's, still offers an unequalled view of London. Squallid politics should not dictate changes to this view. In Berlin and Paris the handling of the approach to Westminster Bridge would be a challenge to the design excellence of the age. Politics comes and goes, but monuments live for ever.

Wordsworth was in no doubt. "Dull might be of soul who could pass by, a sight so touching in its majesty." But dull would he also be who could not stop this disaster on its way to happen. Indeed the very houses are asleep. The mighty heart is lying still. No one is in charge.

On the ball

LABOUR politicians are tripping over themselves to be seen participating in the European football championship. Both in the VIP box and down in the stands it will be hard to shovelled down a neat pie without being interrupted by the strangled chants of a Shadow Cabinet member. In contrast, the Tories are staying away.

Attending for Labour will be their leader, Tony Blair, who is expected at both the opening game



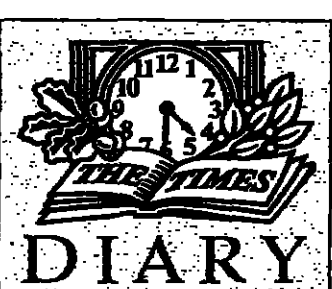
Tony Blair: a step ahead

today and at games at St James' Park, the home of his team, Newcastle United. David Blunkert, the Shadow Health spokesman, will be going to as many games as possible at Hillsborough, in his home town of Sheffield.

Jack Cunningham, the Shadow Heritage Secretary, promises to go to a few games, while in the office of Gordon Brown, the Shadow Chancellor, you can almost hear the rattles and the clink of furious scarf knitting. "Gordon will be going to as many games as he can," says his staff. "England v Scotland, of course, the final and any others we can get tickets for."

Though they had Michael Howard, Kenneth Clarke and Virginia Bottomley all jostling in the VIP box at the FA Cup Final, Tories are airy about attending Euro 96. Those definitely off games include most of the heavyweights — Heseltine, Rifkind, Portillo, Hogg, Dorrell, Shephard. Only the Prime Minister, Kenneth Clarke and Virginia Bottomley have even the vaguest plans to attend. A lesson in popular politics is in order.

● Cockroach trouble has hit Trinity College, Cambridge, the univer-



sity's, and one of the country's, richest institutions. Last week the college was forced to bring in the pest controllers after a series of student-roach tussles in the 18th-century New Court buildings. The pest men are pessimistic. "These cockroaches are crafty," says a spokesman. "Trinity has a war of attrition on its hands."

Right off

MEL GIBSON, Australia's Olivier, has stamped on claims by Pat Buchanan, the failed Republican presidential candidate, that he is a Buchanan supporter. Buchanan had expressed his keen admiration for the "lock and load" populism of Gibson's Oscar-winning film, *Braveheart*, and its expression of "traditional values". Hanging, drawing and quartering features

prominently in the film. When Buchanan's team went one stage further and claimed that Gibson, who is sympathetic to Buchanan's pro-life stance on abortion, had endorsed their candidate, Gibson's team were swift to respond. "He hasn't endorsed anyone," they said, "and he was quite upset to find out that Buchanan's campaign is saying he has."

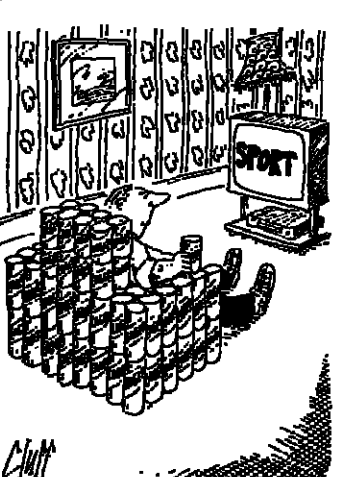
● TAKING his unique brand of diplomacy to Madrid on Thursday was Douglas Hogg, our unfairly maligned Agriculture Minister. In a press conference at the British Embassy, he put in another of his terrifically strong, silent performances. For half an hour, he scowled and frowned while Malcolm Rifkind, the Foreign Secretary, dealt with an extremely aggressive pack of Spanish journalists. Only at the very end did Hogg spring to life when asked a direct question. Instantly, he was off on a lengthy discourse on mammalian proteins. When he did finish, the asker of the question looked worsted and headed for the door muttering about needing a treble Fandango brandy.

Horse play

MORE temperamental horse problems are afflicting the Royal Opera

House in Covent Garden. Viewers of the BBC series, *The House*, earlier this year will remember a scene in which two shire horses crashed through the stage during Janacek's *Kara Kubanova*.

Now the star horse of the Opera House's production of Verdi's *Don Carlos*, which opens on Tuesday, has been fired. The white mare was due to sweep off stage the heroine Elisabeth, played by Karita Mattila, at the end of Act One. Sadly, she failed to adapt to the powerful stage lights and grew surly. "She wouldn't do what she was told," says her spokesman, Keith Cooper. The horse which took the role



in the original production in Paris will return as a replacement.

Read my lips

BAD omens for the next four years of John Birt's reign at the BBC as his announcement to staff yesterday of his extended tenure was plagued by technical glitches. Doing his best Big Brother, Birt appeared on the closed circuit televisions around the BBC HQ giving a pre-recorded interview to a sweaty-looking Robin Reynolds, editor of the in-house rag, *Ariel*. Birt needed some Paxmanesque discipline, as he unrolled and ached his way through the interview.

As Birt expounded on his theories of programme quality, his words began to fall out of synch with his lip movements. The interview ended up looking like a poorly dubbed German management video.

High noon

HOLSTERS lie forlornly on the green room floors at Sadler's Wells where the Wild West musical *Calamity Jane* is in deep trouble. On Wednesday night the show's stars, Gemma Craven and Stephen McGann, failed to leap whooping on stage as usual and their under-



Gemma Craven: calamity

studies had to step in. It was the same story on Thursday night. The actors were apparently locked in a disagreement over money, or rather the lack of it.

Craven's people were not in a yee-hah sort of mood yesterday, but Ian Albery, chief executive of Sadler's Wells, said: "They had some difficulties out on the road when one of the theatres they were playing went into liquidation. It's all very finely balanced. It's very difficult." He hopes to have his stars back soon.

P.H.S

OBITUARIES

GLYN WORSNIP

Glyn Worsnip, television presenter and actor, died from an infection after a long illness on June 6 aged 57. He was born on September 3, 1928.

GLYN WORSNIP spent five years as the assistant to Esther Rantzen in *That's Life*. This was the early 1970s, when the programme was new and the format delightfully fresh. The same misshapen carrots sent in by readers, the same talented pets, and even the same common resurfaced again and again over the years. They turned the programme into a national institution. Worsnip was part of a team of two young men who assisted Esther Rantzen. Kieran Prendiville was a puppyish young northern reporter. Worsnip his more urbane foil. His job was to be the straight man, the "clown with a straight face", as he described himself. "If there was scummy water, I would be pushed in it. If there were rotten eggs, they would be broken over my head."

Worsnip went on to more television work after *That's Life*. But then, in the mid-1980s, he became ill. Two years later, he announced publicly what many in the business already knew, that he was suffering from a rare brain disease, cerebellar ataxia. The courage with which he approached his long, final illness was a tribute to his uncrushable good humour.

Glyn Michael John Worsnip was the son of an architect. He was educated locally at Highnam near Gloucester, then at Monmouth School. He did his National Service as an officer in the RAF in photographic intelligence, and then read English at St John's College, Oxford, where he was a leading light in OUDS. He remained in acting, and spent the next 15 years in repertory theatre. The high point of his acting career was when he appeared as Mr Sowerberry in *Oliver!* with Ron Moody in the West End.

It was an up-and-down sort of existence, and Worsnip was in a down patch — making ends meet as a clerk and typist for £20 a week — when auditions for a new show, *That's Life*, were announced in 1973. Worsnip knew Esther Rantzen from Oxford days, and had already made some humorous reports for the BBC magazine programme *Nationwide*. He put his name forward.

There were around 1,000 applicants, eventually whittled down to eight finalists. Each was given a pilot before a real audience. Worsnip's main competition, he felt, came from a young man called Simon Bates. He thought his worst fears were confirmed when Rantzen called the following day: "Evil news, I'm afraid," Rantzen paused dramatically, and then told him he had the job.

Worsnip was teamed up with



Prendiville, a Fleet Street journalist who had started his career in Oldham. They reacted well on stage together, particularly when acting out the letters of distressed viewers. Worsnip played the straight man, the po-faced voice of authority. Prendiville the put-up punter.

The team of Rantzen, Prendiville and Worsnip proved popular with the public, and the programme zoomed to the top of the viewing charts. An enormous postbag was generated, which was sifted through by a small team consisting of the presenters, five researchers and two secretaries.

Their favourite targets were bureaucrats, as Worsnip recalled: "We frequently blew up the gas board, shocked the electricity board and dampened the spirits of the water board." There were also numerous pet stories. Worsnip remembered spending hours with an alligator in a basement flat in Surbiton, where it lived with a retired colonel who described his pet as "perfectly harmless". Some way through filming, the colonel retired to put the animal away, and came back covered with blood. "Excuse me," he boomed stoically, "but I think I'd better nip down to the hospital. The alligator's just bitten a hole in my arm."

Worsnip started receiving his own postbag from appreciative women viewers — although he was happily married, with a wife and young

daughter who lived in the Forest of Dean. Some people thought his name was too funny to be real, made up especially for the show. (Prendiville also suffered in this respect.)

Worsnip remained with the show for five years. Since 1976 he had been given a regular slot on *Nationwide*, and in 1978 he left *That's Life* for new challenges. There was a home improvement series on *Nationwide* and in 1982 he presented a serious documentary on the heroes of the Falklands War, *The Paras*. He did a fair amount of work for BBC Radio, and was on *Breakfast Time*, when that started in 1983. He was covering the Conservative Party conference in Brighton for *Breakfast Time*, when the IRA bomb exploded in October 1984.

It was in 1988, when Worsnip was employed as chairman of the Radio 2 panel game *Press Gang*, that he decided to break the news about his illness. He had first realised that there was something dreadfully wrong with his balance two years earlier. "On a Tube train one day I suddenly stumbled ungracefully, grasping for support at this lady's ample bosom, pinning her to a seat. But later, mounting an escalator with a heavy briefcase, I toppled backwards. Thirty people, or so, followed like dominoes."

Matters were made worse by his occasionally slurred speech, which some people, unkindly and wrongly, implied was caused by an alcohol

problem. Worsnip kept a diary of his worsening condition, and eventually was diagnosed as suffering from degeneration of the cerebellum. He told colleagues on a need-to-know basis at first, but eventually decided to make his illness public after coming to the painful conviction that he could no longer be saved by the skill or patience of the producer and cameraman. He broadcast his moving account of living with the illness on Radio 4, *A Lone Voice*.

Worsnip continued working for as long as he could. Speech therapy taught him new tricks of pronunciation, and to the untrained ear his consonants could sound as crisp as ever. No longer able to write with his hand, he used a small lap-top word processor to write his story, *Up the Down Escalator*, published in 1990. Illness gave him compassion and insight into others' problems. He spent hours patiently answering letters from other sufferers, and formed a support group for them.

But live performance became, for the first time in his life, frightening, although he continued to work at what he could. He wrote occasional pieces and a column for the *Manchester Evening News*.

Glyn Worsnip married his wife, Jo, in 1965. The marriage recently ended in divorce, and he is survived by their daughter and by his mother and father.

JEAN SINCLAIR

Jean Sinclair, founder of the Black Sash movement, died in Johannesburg on June 6 aged 87. She was born in Gernismen, near Johannesburg, on July 2 1908.



JEAN SINCLAIR was driving home to Johannesburg from Cape Town with a car full of children she was trying hard to keep amused when she heard a radio news bulletin that was to change her life and project her into the front line of anti-apartheid politics in South Africa. It was 1955 and the news bulletin reported that the National Party, seven years in power, was to rig the Senate, the upper house of the South African Parliament, to deprive mixed-race Coloureds of their votes.

A few days later Sinclair and a small group of upper-class, middle-aged white women met for tea in Johannesburg's well-to-do northern suburbs and decided to form the Women's Defence of the Constitution League. They drove to Pretoria and, with the support of many others from all over the country, stood silently along the approaches to the Union Buildings, the Government's administrative headquarters, wearing large black sashes in mourning for the rape of the Constitution.

Although the demonstration had no practical effect and the vote-stripping legislation was bulldozed through, any hopes the Government might have had that the ladies would quickly become bored and return to their tea parties and bridge tables was short-lived. Jean Sinclair's feelings of outrage grew as increasingly repressive apartheid legislation was enacted. The Women of the Black Sash movement, as it shortly became known, began to be seen all over the country.

The Government loathed and ridiculed them, suggesting through a lapdog Afrikaans-language press, and some not so sympathetic English-language newspapers, that these well-groomed ladies would be far better employed looking after their children and ensuring that their husbands' meals were served on

time. But at the same time ministers went to extraordinary lengths to try to avoid them. They used back entrances of public buildings, drove the wrong way along one-way streets and in some cases were even spotted jumping over fences to bypass the demonstrators.

Jean Sinclair was hauled into police stations for rigorous interrogation on many occasions but she was never charged with an offence. Black Sash protests were always kept within the law.

The Sharpeville massacre in May 1960, when police opened fire on African pass law protesters, confronted the movement with its most serious crisis. In the aftermath of the massacre and a disastrous flight of currency from South Africa, the Government imposed a nationwide state of emergency and outlawed the African National Congress and the Pan Africanist Congress.

It was the beginning of the armed struggle and the most repressive period of apartheid rule. As the crackdown on all forms of dissent intensified, membership of the Black Sash declined and in 1961 Jean Sinclair took over the presidency, a position she was to

hold for 14 years until she retired at the age of 76.

It was her singular achievement that during her presidency the movement not only survived but expanded. Although the silent demonstrations continued, its focus became the pass laws which required blacks to carry at all times the despised "dompas", indicating whether they were allowed to be in any particular white area. Failure to produce it on demand meant instant arrest, imprisonment and, in the case of millions, forced removal to a distant, impoverished bantustan.

The Black Sash set up a network of advice bureaux across the country staffed by volunteers who helped and gave advice to thousands of people seeking basic human rights despite the labyrinth of apartheid laws.

The Black Sash closed its membership organisation shortly before its 40th anniversary last year. But it continues to run its advice bureaux with professional staff and has also established a special unit that keeps a close watch on legislation planned and enacted by the new Government.

Jean Sinclair is survived by three sons and two daughters.

HENRY JOHNS

Henry Johns, real tennis player, died on May 27 aged 85. He was born on July 21, 1910.



AN outstanding real tennis player, Henry Johns made a major contribution to one of the world's most historic sports for more than 20 years. He was head real tennis professional at Lord's. As well as winning several major championships, he was a dedicated coach, responsible for training many of today's leading players.

Harry David Johns — always known in real tennis circles as Henry — was brought up in Fulham where his father, who came originally from Pontypriod, had moved after the First World War. When he was young, Henry found a job at the Queen's Club as a lawn tennis ball-boy. But it was watching players on the real tennis court at Queen's that first instilled in him an interest in the game that he was to make his profession.

In 1925 he moved to Prince's Club in Knightsbridge as a junior professional. It was there that he acquired his skill at real tennis. In 1924 he moved to the Cazale court at

Fairlawne in Kent and two years later became assistant professional to Jack Groom at Lord's.

On the outbreak of war in 1939 he enlisted in the Army, rising to the rank of sergeant in the Essex Regiment, mostly on anti-aircraft duties. By the time the war was over, the game of real tennis had fallen into a parlous state. Many courts had fallen into disrepair and there was a great shortage of balls. Johns set about improving the situation.

He established a small team of ball-makers at Lord's, consisting of George Beton, the changing room attendant, and George Ferguson, a young professional, who built the cores: Henry Johns himself, completed the balls to their correct size and weight; and Mrs Johns and Mrs Beton covered them. This team saved the game in the United States by delivering an order for 3,000 balls that took them five years to complete.

When Jack Groom died in 1954 Henry was his natural successor as head professional, and held that post with outstanding success until he retired in 1975. On his retirement the MCC conferred honorary membership of the

club on him — only the third time that a member of staff had been so honoured.

As a player he was one of the leading professionals of his day and in the words of his contemporary, Jim Dear, he was "champion of the world at Lord's". Certainly he twice beat the world champion, Pierre Etcheberry, in exhibition matches at Lord's.

Undoubtedly he was one of the most elegant stroke-makers in the game. He won the Taylor Cup on several occasions and only narrowly lost to Ronald Hughes in the Open Championship of 1952. He was recognised as the outstanding marker of his day and marked many championship matches.

Perhaps his greatest contribution to the game was as coach and trainer. He taught many of today's professionals: among them David Cull, his successor at Lord's, David Johnson at Queen's, Brian Church at Cambridge, Peter Dawes at Seacourt and Derek Barrett at Manchester.

After his retirement, Johns continued to work part-time for two days a week at both Lord's and Queen's. He only gave up some 18 months ago for reasons of health. But quite apart from his achievements he will be remembered for his kindness and courtesy both on and off the court. He was not only a great professional, but also a great gentleman.

He is survived by his wife Mona, and by two sons and two daughters.

JIMMY ROWLES

Jimmy Rowles, jazz pianist and composer, died in Los Angeles on May 28 aged 77. He was born in Spokane, Washington, on August 19, 1918.



A CAREER which included spells in the bands of Woody Herman, Benny Goodman and Bob Crosby would in itself have marked out Jimmy Rowles as a jazz pianist of note. All that, however, ignores his achievement in becoming one of the most sought-after accompanists in jazz history and his equally striking accomplishments as a composer. Rowles was a preferred accompanist for both Billie Holiday and Ella Fitzgerald, and his composition *The Peacocks* has become one of the great jazz standards, immortalised in a definitive recording by Stan Getz and also on the soundtrack of the film *Round Midnight*.

Rowles was born James George Hunter, but adopted his stepfather's surname. He was initially a self-taught pianist, but he acquired a sound technique and the beginnings of his encyclopaedic recall of hundreds of popular songs when still a student at the University of Washington in Seattle. When he moved to Los Angeles in 1940, he worked in the dance bands of Garwood Vam and Moussey Marsalino before being snapped up to work with several major jazz musicians including Lester Young, Ben Webster and Slim Gaillard.

He first worked with Billie Holiday in Lester Young's

band in May 1942. Her initial reluctance at including a white sideman in her group was overcome by Lester Young's reassurances that "this cat can blow". The same year he joined Benny Goodman, before replacing Tommy Linehan in Woody Herman's band, until Rowles was drafted in June 1943. He was to continue his association with Holiday, Goodman and Herman after leaving the Forces and in the late 1940s added the orchestra of Tommy Dorsey and Les Brown to the distinguished list of bands with whom he had worked.

The breadth of Rowles' experience and the wry humour which he worked into his playing made him the kind of pianist who could support and flatter almost any singer. His instant recall of vast tracts of the vocal repertoire made him an asset to singers like Tony Bennett and Peggy Lee as well as the studio orchestras of Twentieth Century Fox, Universal

Pictures and NBC Television, with whom he worked for much of the 1950s and 1960s. He found time to participate in some of Jimmy Guiffre's more avant garde experiments, playing the celeste on the album *Jimmy Guiffre Clarinet*.

In the early 1970s, as synthesizers appeared and studio orchestras were laid off, Rowles began a new phase of his career on the East Coast. He followed an appearance at the 1973 Newport Festival with several years in the corner bars and cabarets of New York, where he became a master of the bass and piano duo required by the licensing laws. Some of his finest recordings are duos with bassists Red Mitchell, Buster Williams and Ray Brown.

At just about the age most people retire, Rowles accepted Norman Granz's invitation to join Ella Fitzgerald in 1981, aged 63. He stayed two years before resigning, overcome by Ella's daunting work schedule and constant travelling. He returned to the West Coast and continued to produce highly acclaimed records, including a recent collaboration with the English singer Norma Winstone. He was generous with his talent, and tutored many jazz players and singers, including (briefly) coaching Marilyn Monroe in her quint singing style.

His most noteworthy pupil was his own daughter Stacy, born in 1955, who has become a distinguished jazz trumpeter, a champion of women's causes in jazz, and who survives him.

PERSONAL COLUMN

SITUATIONS WANTED MALE (30) NATIONWIDE MSA DUAL... Tel: 011 453 897016	TICKETS FOR SALE WIMBLEDON DEBS Bought and sold. Top prices paid. All Pop & Theatre Events. Call 0171 821 6616 Wimbledon Ticket Company Tel: 011-70 0011 (Vern/Access)	SITUATIONS VACANT TENNIS COACH required. Goble... Tel: 0171 727 6647	FLATSHARE SOUTH KENSINGTON own... Tel: 0171 373 8694	TRUSTEE ACTS NOTICE is hereby given pursuant... Tel: 0171 373 8694
TICKETS FOR SALE When responding to advertisements... Tel: 011 453 897016	GIFTS A BIRTHDAY... Tel: 011 453 897016	FLATSHARE BELGRAVIA Penthouse... Tel: 0171 250 6434	ANNOUNCEMENTS CALLING TRACY... Tel: 011 453 897016	ANIMALS IN NEED Please help us give... Tel: 011 453 897016

THE DIVISION

The scene at the division will be one which we never forget by those who had the privilege of witnessing it. The House was filled from floor to ceiling. The Peers' Gallery overflowed with members of the Upper House, and beside and behind were serried ranks of spectators in the galleries assigned to Ambassadors and distinguished strangers; while the Speaker's and Strangers' Galleries were crammed to suffocation. When Mr. Gladstone sat down at 7 minutes past 1, having spoken nearly one hour and three-quarters, the Speaker immediately put the question, and a tremendous shout went up when he asked those in favour of the Bill to say "Aye". This was immediately followed by an even louder cry against the Bill. The Speaker had no hesitation in declaring that the "Ayes" had it, but the decision was formally challenged, amid cheers, counter-cheers, and cries of "Agreed" from the Irish benches. Then the bells rang, the bar became more

ON THIS DAY

June 8, 1886

As a result of the defeat of his Home Rule Bill, Gladstone resigned, and a general election resulted in Lord Salisbury forming a Conservative Government.

crowded than ever, and the Speaker instructed the "Ayes" to go to the right and the "Noes" to the left. A scene of tremendous excitement then took place. It was believed that the Government was beaten, for the Ayes tellers had returned, some seconds before the Noes. Then the long pent-up excitement culminated with a loud, loud, and triumphant cheer from the Unionists. It was in vain that the Speaker and beckoned for silence. Cheers succeeded cheers, and the tellers stood in line waiting for the fatal

numbers to be announced. At 26 minutes past 1 silence was temporarily restored, and Mr. Brand, in tones so clear as not to be misunderstood, announced, "Ayes to right, 311; Noes to left, 341." It would be almost impossible to describe what followed. The rank and file of the Conservative party shouted themselves hoarse with cheering, at the same time waving their hats triumphantly and jumping on their seats in exultation. There was also some cheering on the Liberal benches, but Mr. Chamberlain and Mr. Cairns sat immovable, and Ministers apparently accepted their defeat with resignation. A voice sang out "Three cheers for the Grand Old Man." The whole House seemed to rise at the call, and Liberals and Parliaments vied in applauding the mover of the Bill. The galleries seemed to join in the honour paid to the Prime Minister, for the whole House appeared charged with electricity. Mr. Gladstone's motion to adjourn was at once adopted. Members then began to leave amidst discordant cries against the dissentient Liberals.

NEWS

£18m bill for fire service 'blunder'

Emergency services face a spate of claims for damages after a county council was ordered to pay £16 million compensation and more than £2 million legal costs because of a "bad blunder" by its fire brigade. Hampshire was found liable by the High Court for the damage to the state-of-the-art headquarters of Digital Equipment computer complex in Basingstoke, which was destroyed by fire in 1990. Page 1

Sir Stanley marks Euro 96

Sir Stanley Matthews will this afternoon unveil a 35-ft high replica of the European football championship trophy at Wembley in the opening ceremony of the biggest sports event to be staged in Britain since the 1966 World Cup. Page 1

Bombing arrests

Five men were held in South Armagh's "bandit country" and in London by detectives investigating the IRA lorry bomb attack on the Isle of Dogs. Page 1

Burglar acquitted

A businessman who caught and bound a burglar he found stealing was cleared. Page 3

Gorge rescue

An RAF helicopter crew rescued a woman from deep inside Cheddar Gorge after the pilot flew within feet of the cliff face. Page 7

Blair backlash

Tony Blair provoked a backlash from teachers, unions and left-wing MPs after declaring that a Labour government would abolish mixed-ability teaching. Page 8

Birt stays on

John Birt, the BBC Director-General, announced that he is to stay at the corporation until 2000. Page 9

Women bitten by 'rabid' bat

A pregnant woman has been bitten by a bat suspected of carrying rabies. Sheila Wright and another woman to move the animal were both bitten on the hand after it had been found in distress in Newhaven, East Sussex. It might have been blown across the Channel or brought in a container. Page 1

Dunblane defence

The police officer who rejected a call to withdraw Thomas Hamilton's firearms certificate defended his decision. Page 10

Church dispute

The senior evangelical adviser to the Archbishop of Canterbury once had a violent relationship with his wife. Page 10

Russian election

Shielded from the summer sun by an incongruous EU umbrella, Vladimir Zhirinovskiy strutted up to the microphone before launching into his tirade. Page 13

Digging threat

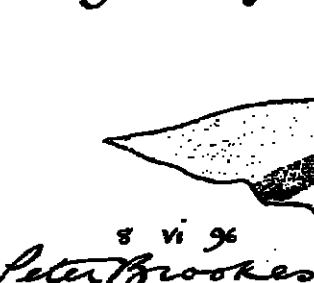
Up to 300 archaeological digs in the Holy Land are under threat because of the power of extremist religious parties. Page 15

Pin-up book

French philosopher Luc Ferry has published a book which has catapulted him into the rarefied role of intellectual pin-up. Page 16

NATURE NOTES

Orange-utan
(*Paislegitis walkoutis*)
Not as prominent as heretofore, but still disruptive within its colony. Devours all greenery.



by Peter Brookes

OPINION

Quality and equality: Mr Blair's speech was an attempt to smuggle selection into a system he could present to his party as still recognisably comprehensive. Page 21

LETTERS

European Court of Justice: cochlear implants, supermar-kets, V&A. Page 21

COLUMNS

Peter Stothard: Reports from southern Italy on how the regional rivalries of the new Europe impinge on the study of antiquity. Page 20

OBITUARIES

Glyn Worsnip: TV presenter: Jean Sinclair, Black Sash founder; Henry Johns, real tennis player; Jimmy Rowles, jazz pianist. Page 23

ARTS

Matters of substance: "What shocks newcomers to New Musical Express is how casual are drugs allusions," says Richard Morrison. Page 17

Recomposed: Beethoven at Chichester in the shape of Peter Ustinov, who takes the title-role in his own play, *Beethoven's Tenth*. Page 17

Stout support: Fans of Irish music, and beer, descend on Finsbury Park for the annual Fleadh. Page 19

On Broadway: New York theatre has confounded the pessimists with its best season for years. Page 19

SPORT

Cricket: Nasser Hussain scored his maiden Test century as England took a first-innings lead of 99 over India at Edgbaston. Page 48

Racing: Henry Cecil won the Oaks with Lady Carla and hopes to complete an Epsom classic double. Page 48

Tennis: Yevgeny Kafelnikov overcame Pete Sampras to reach the final of the French Open where he will meet Michael Stich. Page 45

CAR '96
London race between bike, scooter, car and Tube

BUSINESS

Bills: British Gas faced new controversy after overcharging customers who have moved to new suppliers. Page 25

Diamonds: Australia's Argyle Diamonds withdrew from the Central Selling Organisation. Page 25

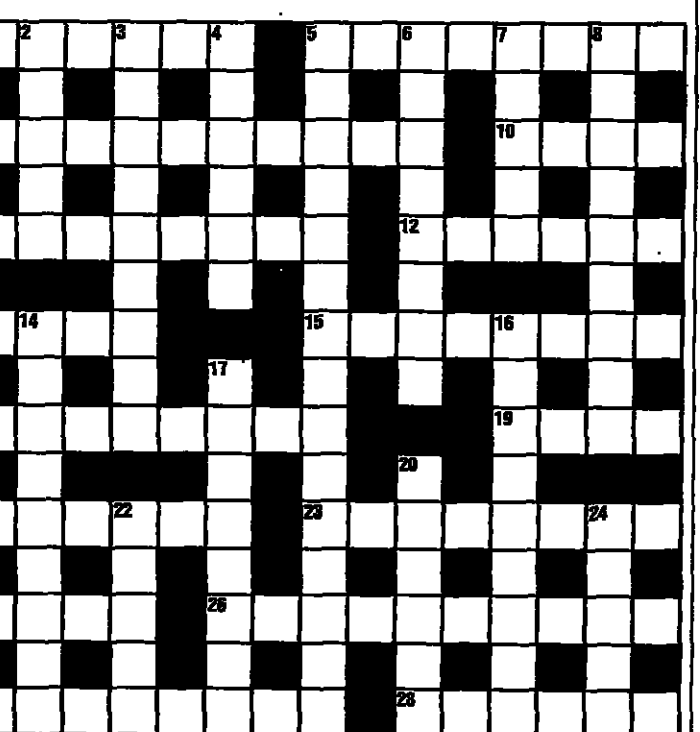
Interest rates: A surge in job creation in America during May stoked up fear of inflation. Page 25

Markets: The FT-SE 100 fell 53.5 points to 3706.8. Sterling rose from 86.1 to 86.3 after rising to \$1.5418 and DM2.3656. Page 28

THE TIMES CROSSWORD NO 20,189

ABERLOUR
A limited edition, 1970 vintage bottle of Aberlour single malt whisky, the only malt whisky to have twice won the prestigious Gold Medal and Pot Still Trophy at the International Wine & Spirit Competition, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address



- ACROSS**
- 1 Girl with a gun - my! (6).
 - 2 Business asset, perhaps, needs sound, purposeful control (8).
 - 3 Donkey, for example - rather than wolf (4,6).
 - 4 Taunt cat with tail of mouse (4).
 - 5 Write numbers in a long chain (8).
 - 6 The first to gain admission are minor aristocracy (6).
 - 7 You may have this down at home - look around (4).
 - 8 Obscurity of Sodom, say - and the few that might have saved it at first (8).
 - 9 Such a pair of spectacles, that was new some days previously (4-4).
 - 10 Painting of the newly-clothed emperor? (4).
 - 11 Go around the group (6).
 - 12 Type of delivery that's always pitched the same way (8).
 - 13 This large house sounds a drag (4).
- DOWN**
- 1 When bating, aiming to be physically fit (2,8).
 - 2 Any hitch changing bulb? (8).
 - 3 Primate heard from those taking orders (3-3).
 - 4 Fruit put right into open mouth (5).
 - 5 Imitating act of stripper (6,3).
 - 6 Shelter from sun that's terrifying about noon (6).
 - 7 Conclusive pronouncement in court (4,3,3).
 - 8 Forcing to be helpful (8).
 - 9 Welsh gain new town (5).
 - 10 Free love at first I was severe on (9).
 - 11 Fancied one girl opposed being cuddled (9).
 - 12 Lady of the Lake (9).
 - 13 Joker's trick taking in press and TV (8).
 - 14 African conference in a terrible upset (6).
 - 15 Part of council occupied with raising complaint from corporation (5).
 - 16 Nurse that loves butter? (5).

Solution to Puzzle No 20,183

WAKEROBIN CHARD
O R R A A B I
R E S T O U R P E R H A S
L I T A A A B I
D O I N K E E P O R D E R
O C I A C O I I
B E R I N H E R I T A N C E
I O E P A N
I N C O N D I T I O N S E T
N A O E U
D I S A P P E A R E L L I S
E R A G R I T W
O R I F I C E I M I T A T E
L E D B N N L
D I R G E B U G L E C A L L
R E E F E R H O L Y M A I T

Solution to Puzzle No 20,185

M O R A L I S E I T A N I C
A E A H O R I I
E L E C T R I C B L A N K E T
N L T N E F E A
A M E N T I Y D E B U N C H
O C I A C O I I
S T E E R A G E C A C A O
I E D N H N
M A D A M M E T A P H O R
P E R R A I N S O L D I E R
E R A G R I T W
P O L Y N O S A T U R A T E D
E S R H T E E I
R E E F E R H O L Y M A I T

LAST WEEK'S WINNERS: N Walton, Ashford; Kent M A P Harris, Southsea; Hampshire: D Skifford, Poole; Dorset: K H Hill, Brierley Hill, West Midlands: A R Daniels, Brackley, Hereford.

THE TIMES WEATHERCAST

For the latest region by region forecast, 24 hours a day, dial 0801 500 1000 by the code

Greater London	701
East of London	702
South East	703
West of London	704
North East	705
North West	706
Yorkshire	707
East of Yorkshire	708
West of Yorkshire	709
East of England	710
West of England	711
East of Wales	712
West of Wales	713
East of Scotland	714
West of Scotland	715
East of Ireland	716
West of Ireland	717
East of France	718
West of France	719
East of Germany	720
West of Germany	721
East of Poland	722
West of Poland	723
East of Czech Republic	724
West of Czech Republic	725
East of Slovakia	726
West of Slovakia	727
East of Hungary	728
West of Hungary	729
East of Romania	730
West of Romania	731
East of Bulgaria	732
West of Bulgaria	733
East of Greece	734
West of Greece	735
East of Turkey	736
West of Turkey	737
East of Cyprus	738
West of Cyprus	739
East of Israel	740
West of Israel	741
East of Jordan	742
West of Jordan	743
East of Syria	744
West of Syria	745
East of Lebanon	746
West of Lebanon	747
East of Iraq	748
West of Iraq	749
East of Kuwait	750
West of Kuwait	751
East of Saudi Arabia	752
West of Saudi Arabia	753
East of Yemen	754
West of Yemen	755
East of Oman	756
West of Oman	757
East of United Arab Emirates	758
West of United Arab Emirates	759
East of Qatar	760
West of Qatar	761
East of Bahrain	762
West of Bahrain	763
East of Kuwait	764
West of Kuwait	765
East of Iraq	766
West of Iraq	767
East of Syria	768
West of Syria	769
East of Lebanon	770
West of Lebanon	771
East of Jordan	772
West of Jordan	773
East of Israel	774
West of Israel	775
East of Cyprus	776
West of Cyprus	777
East of Turkey	778
West of Turkey	779
East of Greece	780
West of Greece	781
East of Bulgaria	782
West of Bulgaria	783
East of Romania	784
West of Romania	785
East of Hungary	786
West of Hungary	787
East of Slovakia	788
West of Slovakia	789
East of Czech Republic	790
West of Czech Republic	791
East of Poland	792
West of Poland	793
East of Germany	794
West of Germany	795
East of France	796
West of France	797
East of Ireland	798
West of Ireland	799
East of Scotland	800
West of Scotland	801
East of Wales	802
West of Wales	803
East of England	804
West of England	805
East of Yorkshire	806
West of Yorkshire	807
East of North East	808
West of North East	809
East of North West	810
West of North West	811
East of East of London	812
West of East of London	813
East of South East	814
West of South East	815
East of West of London	816
West of West of London	817
East of East of Wales	818
West of East of Wales	819
East of West of Wales	820
West of West of Wales	821
East of East of Scotland	822
West of East of Scotland	823
East of West of Scotland	824
West of West of Scotland	825
East of East of Ireland	826
West of East of Ireland	827
East of West of Ireland	828
West of West of Ireland	829
East of East of France	830
West of East of France	831
East of West of France	832
West of West of France	833
East of East of Germany	834
West of East of Germany	835
East of West of Germany	836
West of West of Germany	837
East of East of Poland	838
West of East of Poland	839
East of West of Poland	840
West of West of Poland	841
East of East of Czech Republic	842
West of East of Czech Republic	843
East of West of Czech Republic	844
West of West of Czech Republic	845
East of East of Slovakia	846
West of East of Slovakia	847
East of West of Slovakia	848
West of West of Slovakia	849
East of East of Hungary	850
West of East of Hungary	851
East of West of Hungary	852
West of West of Hungary	853
East of East of Romania	854
West of East of Romania	855
East of West of Romania	856
West of West of Romania	857
East of East of Bulgaria	858
West of East of Bulgaria	859
East of West of Bulgaria	860
West of West of Bulgaria	861
East of East of Greece	862
West of East of Greece	863
East of West of Greece	864
West of West of Greece	865
East of East of Turkey	866
West of East of Turkey	867
East of West of Turkey	868
West of West of Turkey	869
East of East of Cyprus	870
West of East of Cyprus	871
East of West of Cyprus	872
West of West of Cyprus	873
East of East of Israel	874
West of East of Israel	875
East of West of Israel	876
West of West of Israel	877
East of East of Jordan	878
West of East of Jordan	879
East of West of Jordan	880
West of West of Jordan	881
East of East of Syria	882
West of East of Syria	883
East of West of Syria	884
West of West of Syria	885
East of East of Lebanon	886
West of East of Lebanon	887
East of West of Lebanon	888
West of West of Lebanon	889
East of East of Iraq	890
West of East of Iraq	891
East of West of Iraq	892
West of West of Iraq	893
East of East of Kuwait	894
West of East of Kuwait	895
East of West of Kuwait	896
West of West of Kuwait	897
East of East of Saudi Arabia	898
West of East of Saudi Arabia	899
East of West of Saudi Arabia	900
West of West of Saudi Arabia	901
East of East of Yemen	902
West of East of Yemen	903
East of West of Yemen	904
West of West of Yemen	905
East of East of Oman	906
West of East of Oman	907
East of West of Oman	908
West of West of Oman	909
East of East of United Arab Emirates	910
West of East of United Arab Emirates	911
East of West of United Arab Emirates	912
West of West of United Arab Emirates	913
East of East of Qatar	914
West of East of Qatar	915
East of West of Qatar	916
West of West of Qatar	917
East of East of Bahrain	918
West of East of Bahrain	919
East of West of Bahrain	920
West of West of Bahrain	921
East of East of Kuwait	922
West of East of Kuwait	923
East of West of Kuwait	924
West of West of Kuwait	925
East of East of Iraq	926
West of East of Iraq	927
East of West of Iraq	928
West of West of Iraq	929
East of East of Syria	930
West of East of Syria	931
East of West of Syria	932
West of West of Syria	933
East of East of Lebanon	934
West of East of Lebanon	935
East of West of Lebanon	936
West of West of Lebanon	937
East of East of Jordan	938
West of East of Jordan	939
East of West of Jordan	940
West of West of Jordan	941
East of East of Israel	942
West of East of Israel	943
East of West of Israel	944
West of West of Israel	945
East of East of Cyprus	946
West of East of Cyprus	947
East of West of Cyprus	948
West of West of Cyprus	949
East of East of Turkey	950
West of East of Turkey	951
East of West of Turkey	952
West of West of Turkey	953
East of East of Greece	954
West of East of Greece	955
East of West of Greece	956
West of West of Greece	957
East of East of Bulgaria	958
West of East of Bulgaria	959
East of West of Bulgaria	960
West of West of Bulgaria	961
East of East of Romania	962
West of East of Romania	963
East of West of Romania	964
West of West of Romania	965
East of East of Hungary	966
West of East of Hungary	967
East of West of Hungary	968
West of West of Hungary	969
East of East of Slovakia	970
West of East of Slovakia	971
East of West of Slovakia	972
West of West of Slovakia	973
East of East of Czech Republic	974
West of East of Czech Republic	975
East of West of Czech Republic	976
West of West of Czech Republic	977
East of East of Poland	978
West of East of Poland	979
East of West of Poland	980
West of West of Poland	981